

**United States Bankruptcy Court**  
**Eastern District of North Carolina**

In re **Kenneth Michael Williams**  
**Tonya Robinson Williams**

Debtor(s)

Case No.  
 Chapter

**14-05481-5-DMW**  
**13**

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

***DEFINITIONS***

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

---

**1. Income from employment or operation of business**

None  State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT              | SOURCE  |
|---------------------|---|
| <b>\$18,500.00</b>  | <b>2014 Assistance Travel and Transport [H]</b> |
| <b>\$18,500.00</b>  | <b>2014 Assistance Travel and Transport [W]</b> |
| <b>\$38,959.00</b>  | <b>2013</b>                                     |
| <b>\$148,911.00</b> | <b>2012</b>                                     |

**2. Income other than from employment or operation of business**

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT            | SOURCE                                     |
|-------------------|--|
| <b>\$1,013.00</b> | <b>2012 Gambling</b>                       |
| <b>\$0.00</b>     | <b>Some assistance from family members</b> |

**3. Payments to creditors**

None

*Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS<br>OF CREDITOR | DATES OF<br>PAYMENTS | AMOUNT PAID | AMOUNT STILL<br>OWING |
|---------------------------------|----------------------|-------------|-----------------------|
|---------------------------------|----------------------|-------------|-----------------------|

None

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATES OF<br>PAYMENTS/<br>TRANSFERS | AMOUNT<br>PAID OR<br>VALUE OF<br>TRANSFERS | AMOUNT STILL<br>OWING |
|------------------------------|------------------------------------|--|-----------------------|
|------------------------------|------------------------------------|--|-----------------------|

None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR AND<br>RELATIONSHIP TO DEBTOR | DATE OF PAYMENT | AMOUNT PAID | AMOUNT STILL<br>OWING |
|--|-----------------|-------------|-----------------------|
|--|-----------------|-------------|-----------------------|

**4. Suits and administrative proceedings, executions, garnishments and attachments**

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| CAPTION OF SUIT<br>AND CASE NUMBER | NATURE OF<br>PROCEEDING | COURT OR AGENCY<br>AND LOCATION | STATUS OR<br>DISPOSITION |
|------------------------------------|-------------------------|---------------------------------|--------------------------|
|------------------------------------|-------------------------|---------------------------------|--------------------------|

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

| NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED      |  | DATE OF SEIZURE  | DESCRIPTION AND VALUE OF PROPERTY      |   |
|---|--|--|--|---|
| <b>5. Repossessions, foreclosures and returns</b>                     |  |  |  |   |
| None  | <input checked="" type="checkbox"/> List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)   |  |  |   |
| NAME AND ADDRESS OF CREDITOR OR SELLER                                |  | DATE OF REPOSSESSION,<br>FORECLOSURE SALE,<br>TRANSFER OR RETURN   | DESCRIPTION AND VALUE OF PROPERTY      |   |
| <b>6. Assignments and receiverships</b>                               |  |  |  |   |
| None  | <input checked="" type="checkbox"/> a. Describe any assignment of property for the benefit of creditors made within <b>120 days</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)   |  |  |   |
| NAME AND ADDRESS OF ASSIGNEE  |  | DATE OF ASSIGNMENT   | TERMS OF ASSIGNMENT OR SETTLEMENT      |   |
| None  | <input checked="" type="checkbox"/> b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)  |  |  |   |
| NAME AND ADDRESS OF CUSTODIAN   |  | NAME AND LOCATION OF COURT<br>CASE TITLE & NUMBER  | DATE OF ORDER                          | DESCRIPTION AND VALUE OF PROPERTY                       |
| <b>7. Gifts</b>   |  |  |  |   |
| None  | <input checked="" type="checkbox"/> List all gifts or charitable contributions made within <b>one year</b> immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) |  |  |   |
| NAME AND ADDRESS OF PERSON OR ORGANIZATION<br><b>Church offerings</b> |  | RELATIONSHIP TO DEBTOR, IF ANY   | DATE OF GIFT<br><b>Throughout year</b> | DESCRIPTION AND VALUE OF GIFT<br><b>\$2k-\$3k [est]</b> |
| <b>8. Losses</b>  |  |  |  |   |
| None  | <input checked="" type="checkbox"/> List all losses from fire, theft, other casualty or gambling within <b>one year</b> immediately preceding the commencement of this case <b>or since the commencement of this case.</b> (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)   |  |  |   |
| DESCRIPTION AND VALUE OF PROPERTY                                     |  | DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS | DATE OF LOSS                           |   |

**9. Payments related to debt counseling or bankruptcy**

None  List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

| NAME AND ADDRESS OF PAYEE | DATE OF PAYMENT,<br>NAME OF PAYER IF OTHER THAN DEBTOR | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY |
|---------------------------|--|--|
|---------------------------|--|--|

**10. Other transfers**

None  a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF TRANSFeree,<br>RELATIONSHIP TO DEBTOR | DATE | DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED |
|---|------|--|
|---|------|--|

None  b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

| NAME OF TRUST OR OTHER DEVICE | DATE(S) OF TRANSFER(S) | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY |
|-------------------------------|------------------------|---|
|-------------------------------|------------------------|---|

**11. Closed financial accounts**

None  List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF INSTITUTION | TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE | AMOUNT AND DATE OF SALE OR CLOSING |
|---------------------------------|--|------------------------------------|
|---------------------------------|--|------------------------------------|

**12. Safe deposit boxes**

None  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY | NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY | DESCRIPTION OF CONTENTS | DATE OF TRANSFER OR SURRENDER, IF ANY |
|--|---|-------------------------|---------------------------------------|
|--|---|-------------------------|---------------------------------------|

**13. Setoffs**

None  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATE OF SETOFF | AMOUNT OF SETOFF |
|------------------------------|----------------|------------------|
|------------------------------|----------------|------------------|

**14. Property held for another person**

None  List all property owned by another person that the debtor holds or controls.

| NAME AND ADDRESS OF OWNER  |  | DESCRIPTION AND VALUE OF PROPERTY | LOCATION OF PROPERTY |
|--|--|-----------------------------------|----------------------|
| <b>15. Prior address of debtor</b>   |  |                                   |                      |
| None   | <input checked="" type="checkbox"/> If the debtor has moved within <b>three years</b> immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.   |                                   |                      |
| ADDRESS  | NAME USED  | DATES OF OCCUPANCY                |                      |
| <b>16. Spouses and Former Spouses</b>  |  |                                   |                      |
| None   | <input checked="" type="checkbox"/> If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within <b>eight years</b> immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state. |                                   |                      |
| NAME   |  |                                   |                      |
| <b>17. Environmental Information.</b>  |  |                                   |                      |
| For the purpose of this question, the following definitions apply:   |  |                                   |                      |
| <p>"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.</p> <p>"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.</p> <p>"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law</p> |  |                                   |                      |
| None   | <input checked="" type="checkbox"/> a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:   |                                   |                      |
| SITE NAME AND ADDRESS  | NAME AND ADDRESS OF GOVERNMENTAL UNIT  | DATE OF NOTICE                    | ENVIRONMENTAL LAW    |
| None   | <input checked="" type="checkbox"/> b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.   |                                   |                      |
| SITE NAME AND ADDRESS  | NAME AND ADDRESS OF GOVERNMENTAL UNIT  | DATE OF NOTICE                    | ENVIRONMENTAL LAW    |
| None   | <input checked="" type="checkbox"/> c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.   |                                   |                      |
| NAME AND ADDRESS OF GOVERNMENTAL UNIT  | DOCKET NUMBER  | STATUS OR DISPOSITION             |                      |

**18 . Nature, location and name of business**

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

| NAME  | LAST FOUR DIGITS OF<br>SOCIAL-SECURITY OR<br>OTHER INDIVIDUAL<br>TAXPAYER-I.D. NO.<br>(ITIN)/ COMPLETE EIN | ADDRESS                                  | NATURE OF BUSINESS    | BEGINNING AND<br>ENDING DATES |
|---|--|--|-----------------------|-------------------------------|
| <b>Assitance Travel and<br/>Transport, Inc.</b> | <b>13-4238311</b>  | <b>PO Box 11508<br/>Durham, NC 27703</b> | <b>Transportation</b> | <b>2006-present</b>           |

None  b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

| NAME | ADDRESS |
|------|---------|
|------|---------|

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date October 17, 2014

Signature /s/ Kenneth Michael Williams  
**Kenneth Michael Williams**  
Debtor

Date October 17, 2014

Signature /s/ Tonya Robinson Williams  
**Tonya Robinson Williams**  
Joint Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

In re **Kenneth Michael Williams,  
Tonya Robinson Williams**

Case No. 14-05481-5-DMW

## Debtors

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re **Kenneth Michael Williams,  
Tonya Robinson Williams**Case No. 14-05481-5-DMW

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| Type of Property   | N<br>O<br>N<br>E | Description and Location of Property | Husband,<br>Wife,<br>Joint, or<br>Community | Current Value of<br>Debtor's Interest in Property,<br>without Deducting any<br>Secured Claim or Exemption |
|--|------------------|--------------------------------------|---|---|
| 1. Cash on hand  |                  | <b>Cash</b>                          | <b>J</b>                                    | <b>0.00</b>   |
| 2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. |                  | <b>SECU checking</b>                 | <b>J</b>                                    | <b>202.00</b>   |
|  |                  | <b>SECU savings</b>                  | <b>J</b>                                    | <b>25.00</b>  |
| 3. Security deposits with public utilities, telephone companies, landlords, and others.  | X                |                                      |   |   |
| 4. Household goods and furnishings, including audio, video, and computer equipment.  |                  | <b>Small kitchen appliances</b>      | <b>J</b>                                    | <b>400.00</b>   |
|  |                  | <b>Resale value</b>                  |   |   |
|  |                  | <b>Stove</b>                         | <b>J</b>                                    | <b>550.00</b>   |
|  |                  | <b>Resale value</b>                  |   |   |
|  |                  | <b>Refrigerator</b>                  | <b>J</b>                                    | <b>600.00</b>   |
|  |                  | <b>Resale value</b>                  |   |   |
|  |                  | <b>Washer/dryer</b>                  | <b>J</b>                                    | <b>500.00</b>   |
|  |                  | <b>Resale value</b>                  |   |   |
|  |                  | <b>China/dishes</b>                  | <b>J</b>                                    | <b>75.00</b>  |
|  |                  | <b>Resale value</b>                  |   |   |
|  |                  | <b>Silver/flatware</b>               | <b>J</b>                                    | <b>40.00</b>  |
|  |                  | <b>Resale value</b>                  |   |   |
|  |                  | <b>Living room and den furniture</b> | <b>J</b>                                    | <b>1,400.00</b>   |
|  |                  | <b>Resale value</b>                  |   |   |
|  |                  | <b>Bedroom furniture</b>             | <b>J</b>                                    | <b>1,700.00</b>   |
|  |                  | <b>Resale value</b>                  |   |   |
|  |                  | <b>Dining room furniture</b>         | <b>J</b>                                    | <b>800.00</b>   |
|  |                  | <b>Resale value</b>                  |   |   |
|  |                  |                                      |   | <b>Sub-Total &gt;</b>   |
|  |                  |                                      |   | <b>6,292.00</b>   |
|  |                  |                                      | (Total of this page)                        |   |

5 continuation sheets attached to the Schedule of Personal Property

In re **Kenneth Michael Williams,  
Tonya Robinson Williams**Case No. 14-05481-5-DMW

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

| Type of Property  | N<br>O<br>N<br>E | Description and Location of Property  | Husband,<br>Wife,<br>Joint, or<br>Community | Current Value of<br>Debtor's Interest in Property,<br>without Deducting any<br>Secured Claim or Exemption |
|---|------------------|---|---|---|
|   |                  | <b>Lawn furniture/grill<br/>Resale value</b>  | J   | <b>200.00</b>   |
|   |                  | <b>Televisions, computers, stereo, DVD player/video<br/>camera<br/>Resale value</b>   | J   | <b>700.00</b>   |
|   |                  | <b>Lawn mower<br/>Resale value</b>  | J   | <b>200.00</b>   |
|   |                  | <b>Tools<br/>Resale value</b>   | J   | <b>75.00</b>  |
| 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.   |                  | <b>Book, music, and film collection<br/>Resale value</b>                              | J   | <b>200.00</b>   |
| 6. Wearing apparel.   |                  | <b>Clothes<br/>Resale value</b>   | J   | <b>1,000.00</b>   |
| 7. Furs and jewelry.  |                  | <b>Jewelry<br/>Resale value</b>   | J   | <b>1,500.00</b>   |
| 8. Firearms and sports, photographic, and other hobby equipment.  | X                |   |   |   |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.  |                  | <b>NY Life. Husband is insured. Wife is beneficiary.<br/>Policy No. 61031684.</b>     | H   | <b>0.00</b>   |
|   |                  | <b>NY Life. Wife is insured. Husband is beneficiary.<br/>Policy Number: 61025110.</b> | W   | <b>0.00</b>   |
| 10. Annuities. Itemize and name each issuer.  | X                |   |   |   |
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | X                |   |   |   |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.   | X                |   |   |   |
|   |                  |   |   | <b>Sub-Total &gt;<br/>(Total of this page)</b>  |
|   |                  |   |   | <b>3,875.00</b>   |

Sheet 1 of 5 continuation sheets attached  
to the Schedule of Personal Property

In re **Kenneth Michael Williams,  
Tonya Robinson Williams**Case No. 14-05481-5-DMW

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

| Type of Property   | N<br>O<br>N<br>E | Description and Location of Property           | Husband,<br>Wife,<br>Joint, or<br>Community | Current Value of<br>Debtor's Interest in Property,<br>without Deducting any<br>Secured Claim or Exemption |
|--|------------------|--|---|---|
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize.  |                  | <b>Assistance Travel &amp; Transport, Inc.</b> | <b>J</b>                                    | <b>0.00</b>   |
| 14. Interests in partnerships or joint ventures. Itemize.  | X                |  |   |   |
| 15. Government and corporate bonds and other negotiable and nonnegotiable instruments.   | X                |  |   |   |
| 16. Accounts receivable.   | X                |  |   |   |
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.   | X                |  |   |   |
| 18. Other liquidated debts owed to debtor including tax refunds. Give particulars.   | X                |  |   |   |
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.       | X                |  |   |   |
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.   | X                |  |   |   |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X                |  |   |   |
| 22. Patents, copyrights, and other intellectual property. Give particulars.  | X                |  |   |   |
| 23. Licenses, franchises, and other general intangibles. Give particulars.   | X                |  |   |   |
|  |                  |  | Sub-Total ><br>(Total of this page)         | <b>0.00</b>   |

Sheet 2 of 5 continuation sheets attached  
to the Schedule of Personal Property

In re **Kenneth Michael Williams,  
Tonya Robinson Williams**Case No. 14-05481-5-DMW

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

| Type of Property  | N<br>O<br>N<br>E | Description and Location of Property  | Husband,<br>Wife,<br>Joint, or<br>Community | Current Value of<br>Debtor's Interest in Property,<br>without Deducting any<br>Secured Claim or Exemption |
|---|------------------|---|---|---|
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X                |   |   |   |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories.  |                  |   |   |   |
|   |                  | <b>2007 Lexus LS-V8 Sedan 4D LS460. 169k miles.</b><br>NADA trade   | J   | <b>12,925.00</b>  |
|   |                  | <b>2008 Infinity G35 V6 4D. Navigation system. Power sunroof.</b><br>VIN# JNKBV61E78M227972<br>Location: With daughter in Greensboro, NC<br>NADA retail             | J   | <b>16,100.00</b>  |
|   |                  | <b>2010 Acura TSX 4D I4.</b><br>VIN# JH4CU2F63AC029208<br>Location: With daughter in Raleigh<br>Co-owned with Latarra Renee Williams<br>NADA trade                  | W   | <b>16,900.00</b>  |
|   |                  | <b>2007 Dodge Grand Caravan-V6 SE</b><br>VIN# 1D4GP24R87B211737<br>Owned jointly with Assistance Travel and Transport<br>NADA trade                                 | H   | <b>947.50</b>   |
|   |                  | <b>2007 Dodge Grand Caravan-V6, SE. 168k miles.</b><br>VIN# 1D4GP24R87B128325<br>Owned jointly with Assistance Travel and Transport<br>NADA trade                   | H   | <b>947.50</b>   |
|   |                  | <b>2008 Dodge Grand Caravan V6 SE. 124,522 miles.</b><br>VIN# 2D8HN44H18R702472<br>Owned jointly with Assistance Travel and Transport<br>NADA trade                 | H   | <b>2,437.50</b>   |
|   |                  | <b>2009 Ford Truck Econoline E350 Wag-V8, Extended Club Wagon XLT</b><br>VIN# 1FBSS31L29DA15512<br>Owned jointly with Assistance Travel and Transport<br>NADA trade | H   | <b>6,612.50</b>   |
|   |                  | <b>2008 Dodge Grand Caravan-V6, SE. 155k miles.</b><br>VIN# 2D8HN44H88R705515<br>Owned jointly with Assistance Travel and Transport<br>NADA trade                   | H   | <b>1,912.50</b>   |
|   |                  |   |   | <b>Sub-Total &gt;</b>   |
|   |                  |   |   | <b>58,782.50</b>  |
|   |                  |   | (Total of this page)                        |   |

Sheet 3 of 5 continuation sheets attached  
to the Schedule of Personal Property

In re **Kenneth Michael Williams,  
Tonya Robinson Williams**Case No. 14-05481-5-DMW

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

| Type of Property   | N<br>O<br>N<br>E | Description and Location of Property   | Husband,<br>Wife,<br>Joint, or<br>Community | Current Value of<br>Debtor's Interest in Property,<br>without Deducting any<br>Secured Claim or Exemption |
|--|------------------|--|---|---|
|  |                  | <b>2009 Dodge Grand Caravan-V6, SE. 152,854 miles.<br/>VIN# 1D8HN44E09B511924<br/>Owned jointly with Assistance Travel and Transport<br/>NADA trade</b>                          | H   | <b>2,387.50</b>   |
|  |                  | <b>2009 Dodge Grand Caravan-V6, SE. 189,249 miles.<br/>VIN# 2D8HN44E49R538089<br/>Owned jointly with Assistance Travel and Transport<br/>NADA trade</b>                          | H   | <b>2,127.50</b>   |
|  |                  | <b>2011 Dodge Grand Caravan-V6, Grand Caravan<br/>Mainstreet. 97,773 miles.<br/>VIN# 2D4RN3DG1BR626878<br/>Owned jointly with Assistance Travel and Transport<br/>NADA trade</b> | H   | <b>5,650.00</b>   |
|  |                  | <b>2009 Dodge Grand Caravan-V6, SE. 152,854 miles.<br/>VIN# 1D8HN44E09B511924<br/>Owned jointly with Assistance Travel and Transport<br/>NADA trade</b>                          | H   | <b>2,387.50</b>   |
|  |                  | <b>2006 Kia Sedona. V6. Wagon LX.<br/>KNDMB233766048727<br/>Jointly owned with Assistance Travel &amp; Transport<br/>Inc.</b>  | H   | <b>1,062.50</b>   |
|  |                  | <b>2006 Chrysler Town &amp; Country V6 Wagon LX. 150k<br/>miles.<br/>NADA trade</b>  | J   | <b>2,025.00</b>   |
|  |                  | <b>2006 Dodge Grand Caravan SXT. 150k miles.<br/>NADA trade</b>  | J   | <b>2,125.00</b>   |
|  |                  | <b>2005 Kia Sedona Wagon.<br/>Resale value</b>   | J   | <b>2,000.00</b>   |
|  |                  | <b>2008 Dodge Grand Caravan V6 SE.<br/>Resale value</b>  | J   | <b>6,000.00</b>   |
| 26. Boats, motors, and accessories.                                | X                |  |   |   |
| 27. Aircraft and accessories.                                      | X                |  |   |   |
| 28. Office equipment, furnishings, and supplies.                   | X                |  |   |   |
| 29. Machinery, fixtures, equipment, and supplies used in business. | X                |  |   |   |

Sub-Total >  
(Total of this page)**25,765.00**Sheet 4 of 5 continuation sheets attached  
to the Schedule of Personal Property

In re **Kenneth Michael Williams,  
Tonya Robinson Williams**Case No. 14-05481-5-DMW

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

| Type of Property   | N<br>O<br>N<br>E | Description and Location of Property | Husband,<br>Wife,<br>Joint, or<br>Community | Current Value of<br>Debtor's Interest in Property,<br>without Deducting any<br>Secured Claim or Exemption |
|--|------------------|--------------------------------------|---|---|
| 30. Inventory.   | X                |                                      |   |   |
| 31. Animals.   | X                |                                      |   |   |
| 32. Crops - growing or harvested. Give particulars.                  | X                |                                      |   |   |
| 33. Farming equipment and implements.                                | X                |                                      |   |   |
| 34. Farm supplies, chemicals, and feed.                              | X                |                                      |   |   |
| 35. Other personal property of any kind not already listed. Itemize. | X                |                                      |   |   |

|                      |                  |
|----------------------|------------------|
| Sub-Total >          | <b>0.00</b>      |
| (Total of this page) |                  |
| Total >              | <b>94,714.50</b> |

Sheet 5 of 5 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NORTH CAROLINA

IN THE MATTER OF:  
**Kenneth Michael Williams**  
**Tonya Robinson Williams**  
Debtor(s).

CASE NUMBER:  
**14-05481-5-DMW**

## SCHEDULE C-1 - PROPERTY CLAIMED AS EXEMPT

We, **Kenneth Michael Williams and Tonya Robinson Williams**, claim the following property as exempt pursuant to 11 U.S.C. § 522 and the laws of the State of North Carolina, and nonbankruptcy Federal law: (Attach additional sheets if necessary).

1. NCGS 1C-1601(a)(1) (NC Const., Article X, Section 2) REAL OR PERSONAL PROPERTY USED AS A RESIDENCE OR BURIAL PLOT (The exemption is not to exceed \$35,000; however, an unmarried debtor who is 65 years of age or older is entitled to retain an aggregate interest in the property not to exceed \$60,000 in value so long as the property was previously owned by the debtor as a tenant by the entireties or as a joint tenant with rights of survivorship and the former co-owner of the property is deceased, in which case the debtor must specify his/her age and the name of the former co-owner, if a child use initials only, of the property below).

| Description of Property and Address                    | Market Value      | Owner (H)Husband (W)Wife (J)Joint | Mortgage Holder or Lien Holder   | Amount of Mortgage or Lien | Net Value        | Value Claimed as Exempt Pursuant to NCGS 1C-1601(a)(1) |
|--|-------------------|-----------------------------------|----------------------------------|----------------------------|------------------|--|
| <b>901 Wakehurst Drive, Cary NC 27519 Resale value</b> | <b>312,000.00</b> | <b>J</b>                          | <b>Wells Fargo Home Mortgage</b> | <b>252,498.86</b>          | <b>59,501.14</b> | <b>60,000.00</b>                                       |

Debtor's Age:

Name of former co-owner: \_\_\_\_\_

VALUE OF REAL ESTATE CLAIMED AS EXEMPT PURSUANT TO NCGS 1C-1601(a)(1): \$ **60,000.00**

2. NCGS 1C-1601(a)(3) MOTOR VEHICLE (The exemption in one vehicle is not to exceed \$3,500).

| Model, Year Style of Auto                                      | Market Value     | Owner (H)Husband (W)Wife (J)Joint | Lien Holder          | Amount of Lien  | Net Value       | Value Claimed as Exempt Pursuant to NCGS 1C-1601(a)(3) |
|--|------------------|-----------------------------------|----------------------|-----------------|-----------------|--|
| <b>2007 Lexus LS-V8 Sedan 4D LS460. 169k miles. NADA trade</b> | <b>12,925.00</b> | <b>J</b>                          | <b>Suntrust Bank</b> | <b>8,708.14</b> | <b>4,216.86</b> | <b>3,500.00</b>  |
| <b>2008 Dodge Grand Caravan V6 SE. Resale value</b>            | <b>6,000.00</b>  | <b>J</b>                          |                      |                 | <b>6,000.00</b> | <b>3,500.00</b>  |

VALUE OF MOTOR VEHICLE CLAIMED AS EXEMPT PURSUANT TO NCGS 1C-1601(a)(3): \$ **7,000.00**

3. NCGS 1C-1601(a)(4) (NC Const., Article X, Section 1) PERSONAL OR HOUSEHOLD GOODS (The debtor's aggregate interest is not to exceed \$5,000 plus \$1,000 for each dependent of the debtor, not to exceed \$4,000 total for dependents). The number of dependents for exemption purposes is **0**.

| Description of Property                              | Market Value    | Owner (H)Husband (W)Wife (J)Joint | Lien Holder | Amount of Lien | Net Value       | Claimed as Exempt Pursuant to NCGS 1C-1601(a)(4) |
|--|-----------------|-----------------------------------|-------------|----------------|-----------------|--|
| <b>Bedroom furniture Resale value</b>                | <b>1,700.00</b> | <b>J</b>                          |             |                | <b>1,700.00</b> | <b>1,700.00</b>                                  |
| <b>Book, music, and film collection Resale value</b> | <b>200.00</b>   | <b>J</b>                          |             |                | <b>200.00</b>   | <b>200.00</b>                                    |
| <b>China/dishes Resale value</b>                     | <b>75.00</b>    | <b>J</b>                          |             |                | <b>75.00</b>    | <b>75.00</b>                                     |
| <b>Clothes Resale value</b>                          | <b>1,000.00</b> | <b>J</b>                          |             |                | <b>1,000.00</b> | <b>1,000.00</b>                                  |

| Description of Property   | Market Value | Owner (H)Husband (W)Wife (J)Joint | Lien Holder | Amount of Lien | Net Value | Claimed as Exempt Pursuant to NCGS 1C-1601(a)(4) |
|---|--------------|-----------------------------------|-------------|----------------|-----------|--|
| Dining room furniture<br>Resale value                                   | 800.00       | J                                 |             |                | 800.00    | 800.00   |
| Jewelry<br>Resale value   | 1,500.00     | J                                 |             |                | 1,500.00  | 1,500.00   |
| Lawn furniture/grill<br>Resale value                                    | 200.00       | J                                 |             |                | 200.00    | 200.00   |
| Lawn mower<br>Resale value  | 200.00       | J                                 |             |                | 200.00    | 200.00   |
| Living room and den furniture<br>Resale value                           | 1,400.00     | J                                 |             |                | 1,400.00  | 1,400.00   |
| Refrigerator<br>Resale value  | 600.00       | J                                 |             |                | 600.00    | 600.00   |
| Silver/flatware<br>Resale value   | 40.00        | J                                 |             |                | 40.00     | 40.00  |
| Small kitchen appliances<br>Resale value                                | 400.00       | J                                 |             |                | 400.00    | 400.00   |
| Stove<br>Resale value   | 550.00       | J                                 |             |                | 550.00    | 550.00   |
| Televisions, computers, stereo, DVD player/video camera<br>Resale value | 700.00       | J                                 |             |                | 700.00    | 700.00   |
| Tools<br>Resale value   | 75.00        | J                                 |             |                | 75.00     | 75.00  |
| Washer/dryer<br>Resale value  | 500.00       | J                                 |             |                | 500.00    | 500.00   |

VALUE CLAIMED AS EXEMPT PURSUANT TO NCGS 1C-1601(a)(4): \$ 9,940.00

4. NCGS 1C-1601(a)(5) TOOLS OF TRADE (The debtor's aggregate interest is not to exceed \$2,000 in value).

| Description   | Market Value | Owner (H)Husband (W)Wife (J)Joint | Lien Holder | Amount of Lien | Net Value | Value Claimed as Exempt Pursuant to NCGS 1C-1601(a)(5) |
|---------------|--------------|-----------------------------------|-------------|----------------|-----------|--|
| <b>-NONE-</b> |              |                                   |             |                |           |  |

VALUE CLAIMED AS EXEMPT PURSUANT TO NCGS 1C-1601(a)(5): \$ 0.00

5. NCGS 1C-1601(a)(6) LIFE INSURANCE (NC Const., Article X, Section 5).

| Description\Insured\Last Four Digits of Policy Number\Beneficiary(if child, initials only) | Cash Value  |
|--|-------------|
| <b>NY Life. Husband is insured. Wife is beneficiary. Policy No. 61031684.</b>              | <b>0.00</b> |
| <b>NY Life. Wife is insured. Husband is beneficiary. Policy Number: 61025110.</b>          | <b>0.00</b> |

6. NCGS 1C-1601(a)(7) PROFESSIONALLY PRESCRIBED HEALTH AIDS (For Debtor or Debtor's Dependents, no limit on value).

| Description   |
|---------------|
| <b>-NONE-</b> |

7. NCGS 1C-1601(a)(8) COMPENSATION FOR PERSONAL INJURY, INCLUDING COMPENSATION FROM PRIVATE DISABILITY POLICIES OR ANNUITIES, OR COMPENSATION FOR DEATH OF A PERSON UPON WHOM THE DEBTOR WAS DEPENDENT FOR SUPPORT. COMPENSATION NOT EXEMPT FROM RELATED LEGAL, HEALTH OR FUNERAL EXPENSE.

|  |
|--|
| Description AND Source of Compensation, Including Name (If child, initials only) & Last Four Digits of Account Number of any Disability Policy/Annuity |
| <b>-NONE-</b>  |

8. NCGS 1C-1601(a)(2) ANY PROPERTY (Debtor's aggregate interest in any property is not to exceed \$5,000 in value of any unused exemption amount to which the debtor is entitled under NCGS 1C-1601(a)(1)).

| Description of Property and Address   | Market Value | Owner (H)Husband (W)Wife (J)Joint | Lien Holder                 | Amount of Lien | Net Value             | Value Claimed as Exempt Pursuant to NCGS 1C-1601(a)(2) |
|---|--------------|-----------------------------------|-----------------------------|----------------|-----------------------|--|
| 2006 Chrysler Town & Country V6 Wagon LX. 150k miles.<br>NADA trade   | 2,025.00     | J                                 |                             |                | 2,025.00              | 1,701.92   |
| 2006 Kia Sedona. V6. Wagon LX. KNDMB2337660487 27<br>Jointly owned with Assistance Travel & Transport Inc.                              | 2,125.00     | H                                 | Wells Fargo Dealer Services | 1,580.47       | 272.27<br>50% owned   | 272.27   |
| 2007 Dodge Grand Caravan-V6 SE VIN# 1D4GP24R87B2117 37<br>Owned jointly with Assistance Travel and Transport NADA trade                 | 1,895.00     | H                                 | Ally Financial              | 965.96         | 464.52<br>50% owned   | 464.52   |
| 2007 Dodge Grand Caravan-V6, SE. 168k miles. VIN# 1D4GP24R87B1283 25<br>Owned jointly with Assistance Travel and Transport NADA trade   | 1,895.00     | H                                 | Ally Financial              | 994.46         | 450.27<br>50% owned   | 450.27   |
| 2007 Lexus LS-V8 Sedan 4D LS460. 169k miles.<br>NADA trade  | 12,925.00    | J                                 | Suntrust Bank               | 8,708.14       | 4,216.86              | 716.86   |
| 2008 Dodge Grand Caravan V6 SE. 124,522 miles. VIN# 2D8HN44H18R7024 72<br>Owned jointly with Assistance Travel and Transport NADA trade | 4,875.00     | H                                 |                             |                | 2,437.50<br>50% owned | 2,437.50   |

| Description of Property and Address   | Market Value | Owner<br>(H)Husband<br>(W)Wife<br>(J)Joint | Lien Holder    | Amount of Lien | Net Value           | Value Claimed as Exempt Pursuant to NCGS 1C-1601(a)(2) |
|---|--------------|--|----------------|----------------|---------------------|--|
| 2008 Infinity G35 V6 4D. Navigation system. Power sunroof.<br>VIN# JNKBV61E78M227 972<br>Location: With daughter in Greensboro, NC<br>NADA retail             | 16,100.00    | J  | Suntrust Bank  | 14,514.83      | 1,585.17            | 1,585.17   |
| 2009 Dodge Grand Caravan-V6, SE. 152,854 miles.<br>VIN# 1D8HN44E09B5119 24<br>Owned jointly with Assistance Travel and Transport<br>NADA trade                | 4,775.00     | H  | Ally Financial | 3,595.90       | 589.55<br>50% owned | 589.55   |
| 2009 Dodge Grand Caravan-V6, SE. 189,249 miles.<br>VIN# 2D8HN44E49R5380 89<br>Owned jointly with Assistance Travel and Transport<br>NADA trade                | 4,255.00     | H  | Ally Financial | 3,921.42       | 166.79<br>50% owned | 166.79   |
| 2009 Dodge Grand Caravan-V6, SE. 152,854 miles.<br>VIN# 1D8HN44E09B5119 24<br>Owned jointly with Assistance Travel and Transport<br>NADA trade                | 4,775.00     | H  | Ally Financial | 2,995.03       | 889.99<br>50% owned | 889.99   |
| 2009 Ford Truck Econoline E350 Wag-V8, Extended Club Wagon XLT<br>VIN# 1FBSS31L29DA155 12<br>Owned jointly with Assistance Travel and Transport<br>NADA trade | 13,225.00    | H  | Ally Financial | 11,774.68      | 725.16<br>50% owned | 725.16   |

VALUE CLAIMED AS EXEMPT PURSUANT TO NCGS 1C-1601(a)(2): \$ 10,000.00

9. NCGS 1C-1601(a)(9) and 11 U.S.C. § 522 INDIVIDUAL RETIREMENT PLANS & RETIREMENT FUNDS, as defined in the Internal Revenue Code, and any plan treated in the same manner as an individual retirement plan, including individual retirement accounts and Roth retirement accounts as described in §§ 408(a) and 408A of the Internal Revenue Code, individual retirement annuities as described in § 408(b) of the Internal Revenue Code, accounts established as part of a trust described in § 408(c) of the Internal Revenue Code, and funds in an account exempt from taxation under § 401, 403, 408, 408A, 414, 457, or 510(a) of the Internal Revenue Code. For purposes of this subdivision, "Internal Revenue Code" means Code as defined in G.S. 105-228.90.

|  |
|--|
| Type of Account\Location of Account\Last Four Digits of Account Number |
|--|

|        |
|--------|
| -NONE- |
|--------|

10. NCGS 1C-1601(a)(10) FUNDS IN A COLLEGE SAVINGS PLAN, as qualified under § 529 of the Internal Revenue Code, and that are not otherwise excluded from the estate pursuant to 11 U.S.C. §§ 541(b)(5)-(6), (e), not to exceed a cumulative limit of \$25,000. If funds were placed in a college savings plan within the 12 months prior to filing, the contributions must have been made in the ordinary course of the debtor's financial affairs and must have been consistent with the debtor's past pattern of contributions. The exemption applies to funds for a child of the debtor that will actually be used for the child's college or university expenses.

|   |
|---|
| College Savings Plan\Last Four Digits of Account Number\Value\Initials of Child Beneficiary |
|---|

|        |
|--------|
| -NONE- |
|--------|

11. NCGS 1C-1601(a)(11) RETIREMENT BENEFITS UNDER THE RETIREMENT PLANS OF OTHER STATES AND GOVERNMENTAL UNITS OF OTHER STATES (The debtor's interest is exempt only to the extent that these benefits are exempt under the laws of the state or governmental unit under which the benefit plan is established).

|  |
|--|
| Name of Retirement Plan\State Governmental Unit\Last Four Digits of Identifying Number |
|--|

|        |
|--------|
| -NONE- |
|--------|

12. NCGS 1C-1601(a)(12) ALIMONY, SUPPORT, SEPARATE MAINTENANCE, AND CHILD SUPPORT PAYMENTS OR FUNDS THAT HAVE BEEN RECEIVED OR TO WHICH THE DEBTOR IS ENTITLED (The debtor's interest is exempt to the extent the payments or funds are reasonably necessary for the support of the debtor or any dependent of the debtor).

|  |
|--|
| Type of Support\Amount\Location of Funds |
|--|

|        |
|--------|
| -NONE- |
|--------|

13. TENANCY BY THE ENTIRETY. The following property is claimed as exempt pursuant to 11 U.S.C. § 522 and the law of the State of North Carolina pertaining to property held as tenants by the entirety.

| Description of Property and Address | Market Value | Lien Holder | Amount of Lien | Net Value |
|-------------------------------------|--------------|-------------|----------------|-----------|
| -NONE-                              |              |             |                |           |

VALUE CLAIMED AS EXEMPT: \$ 0.00

14. NORTH CAROLINA PENSION FUND EXEMPTIONS

|        |
|--------|
| -NONE- |
|--------|

15. OTHER EXEMPTIONS CLAIMED UNDER LAWS OF THE STATE OF NORTH CAROLINA

|    |   |        |
|----|---|--------|
| a. | Debtor earnings necessary to support family (all earnings from last 60 days), N.C. Gen. Stat. § 1-362 | 202.00 |
|----|---|--------|

16. FEDERAL PENSION FUND EXEMPTIONS

|        |
|--------|
| -NONE- |
|--------|

17. OTHER EXEMPTIONS CLAIMED UNDER NONBANKRUPTCY FEDERAL LAW

|        |
|--------|
| -NONE- |
|--------|

## 18. RECENT PURCHASES

(a). List tangible personal property purchased by the debtor within ninety (90) days of the filing of the bankruptcy petition.

| Description   | Market Value | Lien Holder | Amount of Lien | Net Value |
|---------------|--------------|-------------|----------------|-----------|
| <b>-NONE-</b> |              |             |                |           |

(b). List any tangible personal property from 18(a) that is directly traceable to the liquidation or conversion of property that may be exempt and that was not acquired by transferring or using additional property.

| Description of Replacement Property | Description of Property Liquidated or Converted that May Be Exempt |
|-------------------------------------|--|
|                                     |  |

## 19. The debtor's property is subject to the following claims:

- a. Of the United States or its agencies as provided by federal law.
- b. Of the State of North Carolina or its subdivisions for taxes, appearance bonds or fiduciary bonds;
- c. Of a lien by a laborer for work done and performed for the person claiming the exemption, but only as to the specific property affected.
- d. Of a lien by a mechanic for work done on the premises, but only as to the specific property affected.
- e. For payment of obligations contracted for the purchase of specific real property affected.
- f. For contractual security interests in specific property affected; provided, that the exemptions shall apply to the debtor's household goods notwithstanding any contract for a nonpossessory, nonpurchase money security interest in any such goods.
- g. For statutory liens, on the specific property affected, other than judicial liens.
- h. For child support, alimony or distributive award order pursuant to Chapter 50 of the General Statutes of North Carolina.
- i. For criminal restitution orders docketed as civil judgments pursuant to G.S. 15A-1340.38.
- j. Debts of a kind specified in 11 U.S.C. § 523(a)(1) (certain taxes), (5) (domestic support obligations).
- k. Debts of a kind specified in 11 U.S.C. § 522(c).

| Claimant  | Nature of Claim                       | Amount of Claim             | Description of Property  | Value of Property | Net Value                      |
|---|---------------------------------------|-----------------------------|--|-------------------|--------------------------------|
| <b>Bladen County Revenue Department<br/>First Citizens Bank</b> | <b>Property tax<br/>Deed of Trust</b> | <b>616.42<br/>37,359.16</b> | <b>117 Courthouse Drive,<br/>Elizabethtown, NC 28337<br/>Owned jointly with<br/>Anthony L. Robinson<br/>Resale value</b>   | <b>80,000.00</b>  | <b>21,012.21<br/>50% owned</b> |
| <b>Ally Financial</b>   | <b>Title lienholder</b>               | <b>3,895.23</b>             | <b>2008 Dodge Grand<br/>Caravan-V6, SE. 155k<br/>miles.<br/>VIN#<br/>2D8HN44H88R705515<br/>Owned jointly with<br/>Assistance Travel and<br/>Transport<br/>NADA trade</b>                             | <b>3,825.00</b>   | <b>0.00<br/>50% owned</b>      |
| <b>Toyota Motor Credit Corporation</b>                          | <b>Title lienholder</b>               | <b>17,779.14</b>            | <b>2010 Acura TSX 4D I4.<br/>VIN#<br/>JH4CU2F63AC029208<br/>Location: With daughter<br/>in Raleigh<br/>Co-owned with Latarra<br/>Renee Williams<br/>NADA trade</b>                                   | <b>16,900.00</b>  | <b>0.00</b>                    |
| <b>Ally Financial</b>   | <b>Title lienholder</b>               | <b>13,595.14</b>            | <b>2011 Dodge Grand<br/>Caravan-V6, Grand<br/>Caravan Mainstreet.<br/>97,773 miles.<br/>VIN#<br/>2D4RN3DG1BR626878<br/>Owned jointly with<br/>Assistance Travel and<br/>Transport<br/>NADA trade</b> | <b>11,300.00</b>  | <b>0.00<br/>50% owned</b>      |

None of the property listed in paragraph 18(a), except qualified replacement property under 18(b), has been included in this claim of exemptions.

None of the claims listed in paragraph 19 is subject to this claim of exemptions.

I declare that to the extent any exemptions I have claimed appear on its face to exceed the amount allowed by the applicable statute, I claim only the maximum amount allowed by statute.

UNSWORN DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF INDIVIDUAL  
TO SCHEDULE C-1 - PROPERTY CLAIMED AS EXEMPT

We, Kenneth Michael Williams and Tonya Robinson Williams, declare under penalty of perjury that I have read the foregoing Schedule C-1 - Property Claimed as Exempt, consisting of 7 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Executed on: October 17, 2014

/s/ Kenneth Michael Williams

Kenneth Michael Williams

Debtor

/s/ Tonya Robinson Williams

Tonya Robinson Williams

Joint Debtor

In re **Kenneth Michael Williams,  
Tonya Robinson Williams**Case No. 14-05481-5-DMW

Debtors

**SCHEDELD D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME<br>AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.) | CODEBTO<br>R | Husband, Wife, Joint, or Community | DATE CLAIM WAS INCURRED,<br>NATURE OF LIEN, AND<br>DESCRIPTION AND VALUE<br>OF PROPERTY<br>SUBJECT TO LIEN  | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF<br>CLAIM<br>WITHOUT<br>DEDUCTING<br>VALUE OF<br>COLLATERAL | UNSECURED<br>PORTION, IF<br>ANY |
|--|--------------|------------------------------------|---|------------|--------------|----------|--|---------------------------------|
|  |              |                                    |   |            |              |          |  |                                 |
| Account No. <b>6753</b>  |              |                                    | October 2010<br>Title lienholder<br>2007 Dodge Grand Caravan-V6 SE<br>VIN# 1D4GP24R87B211737<br>Owned jointly with Assistance Travel<br>and Transport<br>NADA trade                                     |            |              |          |  |                                 |
| Ally Financial<br>Attn: Managing Agent<br>PO Box 130424<br>Roseville, MN 55113-0004                              | X            | H                                  | Value \$ 1,895.00   |            |              |          | <b>965.96</b>  | <b>0.00</b>                     |
| Account No. <b>8696</b>  |              |                                    | September 2008<br>Title lienholder<br>2007 Dodge Grand Caravan-V6, SE. 168k<br>miles.<br>VIN# 1D4GP24R87B128325<br>Owned jointly with Assistance Travel<br>and Transport<br>NADA trade                  |            |              |          |  |                                 |
| Ally Financial<br>Attn: Managing Agent<br>PO Box 130424<br>Roseville, MN 55113-0004                              | X            | H                                  | Value \$ 1,895.00   |            |              |          | <b>994.46</b>  | <b>0.00</b>                     |
| Account No. <b>2790</b>  |              |                                    | December 2010<br>Title lienholder<br>2009 Ford Truck Econoline E350<br>Wag-V8, Extended Club Wagon XLT<br>VIN# 1FBSS31L29DA15512<br>Owned jointly with Assistance Travel<br>and Transport<br>NADA trade |            |              |          |  |                                 |
| Ally Financial<br>Attn: Managing Agent<br>PO Box 130424<br>Roseville, MN 55113-0004                              | X            | H                                  | Value \$ 13,225.00  |            |              |          | <b>11,774.68</b>   | <b>0.00</b>                     |
| Account No. <b>6380</b>  |              |                                    | April 2010<br>Title lienholder<br>2008 Dodge Grand Caravan-V6, SE. 155k<br>miles.<br>VIN# 2D8HN44H88R705515<br>Owned jointly with Assistance Travel<br>and Transport<br>NADA trade                      |            |              |          |  |                                 |
| Ally Financial<br>Attn: Managing Agent<br>PO Box 130424<br>Roseville, MN 55113-0004                              | X            | H                                  | Value \$ 3,825.00   |            |              |          | <b>3,895.23</b>  | <b>70.23</b>                    |
| Subtotal<br>(Total of this page)   |              |                                    |   |            |              |          | <b>17,630.33</b>   | <b>70.23</b>                    |

3 continuation sheets attached

In re **Kenneth Michael Williams,  
Tonya Robinson Williams**Case No. 14-05481-5-DMW

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME<br>AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions.)        | CODEBTOR<br>H<br>W<br>J<br>C | Husband, Wife, Joint, or Community | DATE CLAIM WAS INCURRED,<br>NATURE OF LIEN, AND<br>DESCRIPTION AND VALUE<br>OF PROPERTY<br>SUBJECT TO LIEN   | CONTINGENT<br>T                  | UNLIQUIDATED<br>D | DISPUTED<br>D | AMOUNT OF<br>CLAIM<br>WITHOUT<br>DEDUCTING<br>VALUE OF<br>COLLATERAL | UNSECURED<br>PORTION, IF<br>ANY |
|---|------------------------------|------------------------------------|--|----------------------------------|-------------------|---------------|--|---------------------------------|
|   |                              |                                    |  |                                  |                   |               |  |                                 |
| Account No. <b>7796</b>   |                              |                                    | <b>March 2010</b><br>Title lienholder<br>2009 Dodge Grand Caravan-V6, SE.<br>152,854 miles.<br>VIN# 1D8HN44E09B511924<br>Owned jointly with Assistance Travel<br>and Transport<br>NADA trade                         |                                  |                   |               |  |                                 |
| Ally Financial<br>Attn: Managing Agent<br>PO Box 130424<br>Roseville, MN 55113-0004                               | X H                          |                                    | Value \$ <b>4,775.00</b>   |                                  |                   |               | <b>3,595.90</b>  | <b>0.00</b>                     |
| Account No. <b>8474</b>   |                              |                                    | <b>March 2010</b><br>Title lienholder<br>2009 Dodge Grand Caravan-V6, SE.<br>189,249 miles.<br>VIN# 2D8HN44E49R538089<br>Owned jointly with Assistance Travel<br>and Transport<br>NADA trade                         |                                  |                   |               |  |                                 |
| Ally Financial<br>Attn: Managing Agent<br>PO Box 130424<br>Roseville, MN 55113-0004                               | X H                          |                                    | Value \$ <b>4,255.00</b>   |                                  |                   |               | <b>3,921.42</b>  | <b>0.00</b>                     |
| Account No. <b>6475</b>   |                              |                                    | <b>February 2012</b><br>Title lienholder<br>2011 Dodge Grand Caravan-V6, Grand<br>Caravan Mainstreet, 97,773 miles.<br>VIN# 2D4RN3DG1BR626878<br>Owned jointly with Assistance Travel<br>and Transport<br>NADA trade |                                  |                   |               |  |                                 |
| Ally Financial<br>Attn: Managing Agent<br>PO Box 130424<br>Roseville, MN 55113-0004                               | X H                          |                                    | Value \$ <b>11,300.00</b>  |                                  |                   |               | <b>13,595.14</b>   | <b>2,295.14</b>                 |
| Account No. <b>7564</b>   |                              |                                    | <b>March 2010</b><br>Title lienholder<br>2009 Dodge Grand Caravan-V6, SE.<br>152,854 miles.<br>VIN# 1D8HN44E09B511924<br>Owned jointly with Assistance Travel<br>and Transport<br>NADA trade                         |                                  |                   |               |  |                                 |
| Ally Financial<br>Attn: Managing Agent<br>PO Box 130424<br>Roseville, MN 55113-0004                               | X H                          |                                    | Value \$ <b>4,775.00</b>   |                                  |                   |               | <b>2,995.03</b>  | <b>0.00</b>                     |
| Account No. <b>xxx2951</b>  |                              |                                    | <b>2014</b><br>Property tax<br>117 Courthouse Drive, Elizabethtown,<br>NC 28337<br>Owned jointly with Anthony L. Robinson<br>Resale value  |                                  |                   |               |  |                                 |
| Bladen County Revenue Department<br>Attn: Managing Agent/Bankruptcy<br>PO Box 385<br>Elizabethtown, NC 28337-0385 | H                            |                                    | Value \$ <b>80,000.00</b>  |                                  |                   |               | <b>616.42</b>  | <b>0.00</b>                     |
| Sheet <b>1</b> of <b>3</b> continuation sheets attached to<br>Schedule of Creditors Holding Secured Claims        |                              |                                    |  | Subtotal<br>(Total of this page) |                   |               | <b>24,723.91</b>   | <b>2,295.14</b>                 |

In re **Kenneth Michael Williams,  
Tonya Robinson Williams**Case No. 14-05481-5-DMW

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME<br>AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions.) | CODE<br>DEBTOR<br>H<br>W<br>J<br>C | Husband, Wife, Joint, or Community<br><br>DATE CLAIM WAS INCURRED,<br>NATURE OF LIEN, AND<br>DESCRIPTION AND VALUE<br>OF PROPERTY<br>SUBJECT TO LIEN                                     | CONTINGENT<br>UNLIQUIDATED<br>DATE<br>D<br>ISPUTED | AMOUNT OF<br>CLAIM<br>WITHOUT<br>DEDUCTING<br>VALUE OF<br>COLLATERAL | UNSECURED<br>PORTION, IF<br>ANY |
|--|------------------------------------|--|--|--|---------------------------------|
|  |                                    |  |  |  |                                 |
| Account No. <b>2588</b>  |                                    | April 5, 2004<br><br>Deed of Trust<br><br>117 Courthouse Drive, Elizabethtown,<br>NC 28337<br>Owned jointly with Anthony L. Robinson<br>Resale value                                     |  |  |                                 |
| First Citizens Bank<br>Attn: Roz Johnson Duty<br>PO Box 25187<br>Raleigh, NC 27611-7131                    | X J                                | Value \$ 80,000.00   | X  | 37,359.16  | 0.00                            |
| Account No. <b>xxxxxxxxxxxx5975</b>  |                                    | March 2012<br>Title lienholder<br>2008 Infinity G35 V6 4D. Navigation<br>system. Power sunroof.<br>VIN# JNKBV61E78M227972<br>Location: With daughter in Greensboro,<br>NC<br>NADA retail |  |  |                                 |
| Suntrust Bank<br>VA-TOC-7530<br>1030 Wilmer Avenue<br>Richmond, VA 23227                                   | J                                  | Value \$ 16,100.00   |  | 14,514.83  | 0.00                            |
| Account No. <b>4300004434711117</b>  |                                    | June 2007<br><br>Title lienholder<br><br>2007 Lexus LS-V8 Sedan 4D LS460. 169k<br>miles.<br>NADA trade   |  |  |                                 |
| Suntrust Bank<br>Attn: Managing Officer<br>211 Perimeter Center Parkway<br>Atlanta, GA 30346               | J                                  | Value \$ 12,925.00   |  | 8,708.14   | 0.00                            |
| Account No. <b>9208</b>  |                                    | November 2012<br>Title lienholder<br>2010 Acura TSX 4D I4.<br>VIN# JH4CU2F63AC029208<br>Location: With daughter in Raleigh<br>Co-owned with Latarra Renee Williams<br>NADA trade         |  |  |                                 |
| Toyota Motor Credit Corporation<br>Attn: Managing Agent<br>PO Box 8026<br>Cedar Rapids, IA 52408-8026      | X W                                | Value \$ 16,900.00   |  | 17,779.14  | 879.14                          |
| Account No. <b>0957</b>  |                                    | January 23, 2008<br><br>Title lienholder<br><br>2006 Kia Sedona. V6. Wagon LX.<br>KNDMB233766048727<br>Jointly owned with Assistance Travel &<br>Transport Inc.                          |  |  |                                 |
| Wells Fargo Dealer Services<br>Attn: Managing Agent/Bankruptcy<br>PO Box 168048<br>Irving, TX 75016-8048   | X H                                | Value \$ 2,125.00  |  | 1,580.47   | 0.00                            |
| Subtotal<br>(Total of this page)   |                                    |  |  | <b>79,941.74</b>   | <b>879.14</b>                   |

Sheet **2** of **3** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

**In re Kenneth Michael Williams,  
Tonya Robinson Williams**

Case No. 14-05481-5-DMW

## Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME<br>AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions.)  | CODE<br>H<br>W<br>J<br>C<br>T<br>O<br>R | Husband, Wife, Joint, or Community<br><br>DATE CLAIM WAS INCURRED,<br>NATURE OF LIEN, AND<br>DESCRIPTION AND VALUE<br>OF PROPERTY<br>SUBJECT TO LIEN | CONTINGENT<br>J | UNLIQUIDATED<br>D | DISPUTED<br>E | AMOUNT OF<br>CLAIM<br>WITHOUT<br>DEDUCTING<br>VALUE OF<br>COLLATERAL | UNSECURED<br>PORTION, IF<br>ANY |
|---|---|--|-----------------|-------------------|---------------|--|---------------------------------|
|   |   |  |                 |                   |               |  |                                 |
| Account No. <b>xxxxxx7881</b>   |   | Deed of Trust<br><br>901 Wakehurst Drive, Cary NC 27519<br>Resale value  |                 |                   |               |  |                                 |
| Wells Fargo Home Mortgage<br>BK Cash Management<br>MAC#X2302-04C<br>One Home Campus<br>Des Moines, IA 50328 |   | Value \$ <b>312,000.00</b>   |                 |                   |               | <b>252,498.86</b>  | <b>0.00</b>                     |
| Account No.   |   | Value \$   |                 |                   |               |  |                                 |
| Account No.   |   | Value \$   |                 |                   |               |  |                                 |
| Account No.   |   | Value \$   |                 |                   |               |  |                                 |
| Account No.   |   | Value \$   |                 |                   |               |  |                                 |
| Account No.   |   | Value \$   |                 |                   |               |  |                                 |
| Sheet <b>3</b> of <b>3</b> continuation sheets attached to<br>Schedule of Creditors Holding Secured Claims  |   | Subtotal<br>(Total of this page)   |                 |                   |               | <b>252,498.86</b>  | <b>0.00</b>                     |
|   |   | Total<br>(Report on Summary of Schedules)  |                 |                   |               | <b>374,794.84</b>  | <b>3,244.51</b>                 |

In re **Kenneth Michael Williams,  
Tonya Robinson Williams**Case No. 14-05481-5-DMW

---

Debtors**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

 **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 **Deposits by individuals**

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

 **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

 **Administrative Expenses**

Administrative expenses allowed under 11 U.S.C. § 503(b), and any fees and charges assessed against the estate under chapter 123 of title 28 as provided in 11 U.S.C. 507(a)(2).

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/13) - Cont.

In re **Kenneth Michael Williams,  
Tonya Robinson Williams**Case No. 14-05481-5-DMW

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)**Taxes and Certain Other Debts  
Owed to Governmental Units****TYPE OF PRIORITY**

| CREDITOR'S NAME,<br>AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions.)           | CODE<br>DEBTOR<br>H<br>W<br>J<br>C | Husband, Wife, Joint, or Community<br><br>DATE CLAIM WAS INCURRED<br>AND CONSIDERATION FOR CLAIM | TYPE OF PRIORITY |              |          | AMOUNT<br>OF CLAIM               | AMOUNT<br>NOT<br>ENTITLED TO<br>PRIORITY, IF ANY | AMOUNT<br>ENTITLED TO<br>PRIORITY |
|---|------------------------------------|--|------------------|--------------|----------|----------------------------------|--|-----------------------------------|
|   |                                    |  | CONTINGENT       | UNLIQUIDATED | DISPUTED |                                  |  |                                   |
| Account No.   |                                    |  |                  |              |          |                                  |  |                                   |
| Internal Revenue Service<br>Centralized Insolvency Operations<br>P. O. Box 7346<br>Philadelphia, PA 19101-7346        | J                                  | Taxes  |                  |              |          | 215.52                           |  |                                   |
| Account No.   |                                    |  |                  |              |          | 4,615.52                         |  | 4,400.00                          |
| Account No.   |                                    |  |                  |              |          |                                  |  |                                   |
| Account No.   |                                    |  |                  |              |          |                                  |  |                                   |
| Account No.   |                                    |  |                  |              |          |                                  |  |                                   |
| Account No.   |                                    |  |                  |              |          |                                  |  |                                   |
| Sheet <u>1</u> of <u>2</u> continuation sheets attached to<br>Schedule of Creditors Holding Unsecured Priority Claims |                                    |  |                  |              |          | Subtotal<br>(Total of this page) | <u>215.52</u>                                    | <u>4,400.00</u>                   |

In re **Kenneth Michael Williams,  
Tonya Robinson Williams**Case No. 14-05481-5-DMW

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)**Administrative Expenses****TYPE OF PRIORITY**

| CREDITOR'S NAME,<br>AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions.)           | CODE<br>DEBTOR<br>H<br>W<br>J<br>C | Husband, Wife, Joint, or Community<br><br>DATE CLAIM WAS INCURRED<br>AND CONSIDERATION FOR CLAIM       | TYPE OF PRIORITY                          |              |          |       | AMOUNT NOT<br>ENTITLED TO<br>PRIORITY, IF ANY | AMOUNT<br>ENTITLED TO<br>PRIORITY |
|---|------------------------------------|--|---|--------------|----------|-------|---|-----------------------------------|
|   |                                    |  | CONTINGENT                                | UNLIQUIDATED | DISPUTED | DATED |   |                                   |
| Account No.   |                                    |  |   |              |          |       |   |                                   |
| Sasser Law Firm<br>2000 Regency Parkway<br>Suite 230<br>Cary, NC 27518  | J                                  | Attorney fees and reimbursement of<br>court filing fees and reimbursement of<br>credit counseling fees |   |              |          |       | 0.00  | 4,044.00                          |
| Account No.   |                                    |  |   |              |          |       |   |                                   |
| Account No.   |                                    |  |   |              |          |       |   |                                   |
| Account No.   |                                    |  |   |              |          |       |   |                                   |
| Account No.   |                                    |  |   |              |          |       |   |                                   |
| Account No.   |                                    |  |   |              |          |       |   |                                   |
| Sheet <u>2</u> of <u>2</u> continuation sheets attached to<br>Schedule of Creditors Holding Unsecured Priority Claims |                                    |  | Subtotal<br>(Total of this page)          |              |          |       | 0.00  | 4,044.00                          |
|   |                                    |  | Total<br>(Report on Summary of Schedules) |              |          |       | 215.52  | 8,659.52                          |
|   |                                    |  |   |              |          |       | 8,444.00                                      |                                   |

In re **Kenneth Michael Williams,  
Tonya Robinson Williams**Case No. 14-05481-5-DMW

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)                            | CODEBTO | Husband, Wife, Joint, or Community | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. |  |                                      | AMOUNT OF CLAIM |
|--|---------|------------------------------------|---|--|--------------------------------------|-----------------|
|  |         |                                    | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T  | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | P<br>I<br>S<br>P<br>U<br>T<br>E<br>D |                 |
| Account No. <b>xxxx8341</b>  |         |                                    | <b>Account</b>  | <b>J</b>   |                                      | <b>153.60</b>   |
| <b>ADT Security Services<br/>Attn: Managing Agent<br/>14200 E. Exposition Ave<br/>Aurora, CO 80012</b>                                   |         |                                    |   |  |                                      |                 |
| Account No.  |         |                                    | <b>Account</b>  | <b>J</b>   |                                      | <b>319.30</b>   |
| <b>Bull City Financial Solutions, Inc.<br/>Attn: Managing Agent/Bankruptcy<br/>1107 West Main Street, Suite 201<br/>Durham, NC 27701</b> |         |                                    |   |  |                                      |                 |
| Account No. <b>xxxx-xxxx-xxxx-8465</b>   |         |                                    | <b>March 2014<br/>Account</b>   | <b>W</b>   |                                      | <b>3,652.08</b> |
| <b>Comenity Bank/Coldwater Creek<br/>Attn: Managing Agent/Bankruptcy<br/>4590 East Broad Street<br/>Columbus, OH 43213</b>               |         |                                    |   |  |                                      |                 |
| Account No.  |         |                                    | <b>Student loan</b>   | <b>W</b>   |                                      | <b>4,223.00</b> |
| <b>Direct Loan Servicing Center<br/>501 Bleeker Street<br/>Post Office Box 4399<br/>Utica, NY 13504-4399</b>                             |         |                                    |   |  |                                      |                 |
| <b>3</b> continuation sheets attached  |         |                                    | Subtotal<br>(Total of this page)  |  |                                      | <b>8,347.98</b> |

In re **Kenneth Michael Williams,  
Tonya Robinson Williams**Case No. 14-05481-5-DMW

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)   | CODE<br>DEBTOR<br>H<br>W<br>J<br>C | Husband, Wife, Joint, or Community<br><br>DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | CONT<br>INGENT | UN<br>LI<br>QU<br>IDA<br>TE<br>D | DIS<br>PUT<br>ED | AMOUNT OF CLAIM |
|---|------------------------------------|---|----------------|----------------------------------|------------------|-----------------|
|   |                                    |   |                |                                  |                  |                 |
| Account No.   |                                    |   |                |                                  |                  |                 |
| Edward Marshall<br>5500 Barbee Road<br>Durham, NC 27713   | J                                  | 2013<br>Loan  |                |                                  |                  | 6,125.00        |
| Account No.   |                                    | Account   |                |                                  |                  |                 |
| Fulbright & Fulbright<br>PO Box 13156<br>Durham, NC 27709   | J                                  |   |                |                                  |                  | 500.00          |
| Account No.   |                                    | Student loan  |                |                                  |                  |                 |
| Granite State Management<br>3 Barrell Court<br>Post Office Box 2097<br>Concord, NH 03302                        | J                                  |   |                |                                  |                  | 4,339.47        |
| Account No. xxxxxxxx8919  |                                    |   |                |                                  |                  |                 |
| National Auto Finance Co.<br>Attn: Managing Agent<br>Post Office Box 2365<br>Memphis, TN 38101-2365             | H                                  | March 2008<br>Account   |                |                                  |                  | 3,168.96        |
| Account No. xxx-xxxxxx3-001   |                                    |   |                |                                  |                  |                 |
| NEC Financial Services, Inc.<br>250 Pehle Avenue<br>Suite 704<br>Saddle Brook, NJ 07663-5806                    | J                                  | July 2011<br>Equipment lease  |                |                                  |                  | 4,797.46        |
| Sheet no. <u>1</u> of <u>3</u> sheets attached to Schedule of<br>Creditors Holding Unsecured Nonpriority Claims |                                    | Subtotal<br>(Total of this page)  |                |                                  |                  | 18,930.89       |

In re **Kenneth Michael Williams,  
Tonya Robinson Williams**Case No. 14-05481-5-DMW

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)                 | CODE<br>DEBTOR<br>H<br>W<br>J<br>C | Husband, Wife, Joint, or Community<br><br>DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | CONT<br>INGENT | UN<br>LI<br>QU<br>IDA<br>TE<br>D | DIS<br>PUT<br>ED | AMOUNT OF CLAIM  |
|---|------------------------------------|---|----------------|----------------------------------|------------------|------------------|
|   |                                    |   |                |                                  |                  |                  |
| Account No. <b>xxx1972</b>  |                                    | October 2012<br>Loan  |                |                                  |                  | <b>34,700.00</b> |
| <b>Service Financial Company, LLC</b><br>Attn: Managing agent<br>555 South Federal Highway Suite 200<br>Boca Raton, FL 33432  | J                                  |   |                |                                  |                  |                  |
| Account No.   |                                    | February 2014<br>Account  |                |                                  |                  | <b>24,400.00</b> |
| <b>Snap Advances</b><br>Attn: Managing agent<br>123 Grove Avenue, Suite 120<br>Cedarhurst, NY 11516                           | J                                  |   |                |                                  |                  |                  |
| Account No. <b>7522</b>   |                                    | Credit card   |                |                                  |                  | <b>3,263.35</b>  |
| <b>State Employees' Credit Union</b><br>Attn: Lori Barnes, Loss Mitigation<br>Post Office Box 25279<br>Raleigh, NC 27611-5279 | J                                  |   |                |                                  |                  |                  |
| Account No.   |                                    | Medical services  |                |                                  |                  | <b>371.05</b>    |
| <b>UNC Health Care</b><br>Attn: Managing Agent<br>211 Friday Center Drive, Ste2015<br>Chapel Hill, NC 27517                   | J                                  |   |                |                                  |                  |                  |
| Account No.   |                                    | Medical services  |                |                                  |                  | <b>298.00</b>    |
| <b>Wake Med</b><br>Patient Financial Services<br>Post Office Box 29516<br>Raleigh, NC 27620-4465                              | J                                  |   |                |                                  |                  |                  |
| Sheet no. <b>2</b> of <b>3</b> sheets attached to Schedule of<br>Creditors Holding Unsecured Nonpriority Claims               |                                    | Subtotal<br>(Total of this page)  |                |                                  |                  | <b>63,032.40</b> |

In re **Kenneth Michael Williams,  
Tonya Robinson Williams**Case No. 14-05481-5-DMW

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)   | CODE<br>DEBTOR<br>H<br>W<br>J<br>C | Husband, Wife, Joint, or Community<br><br>DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT                                | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM  |
|---|------------------------------------|---|---|--------------|----------|------------------|
|   |                                    |   |   |              |          |                  |
| Account No. <b>xxxxxxxxx3387</b>  |                                    | <b>May 2008<br/>Credit card</b>   |   |              |          | <b>5,289.07</b>  |
| Wells Fargo Card Services<br>Attn: Managing Agent<br>PO Box 9210<br>Des Moines, IA 50306                        | J                                  |   |   |              |          |                  |
| Account No.   |                                    |   |   |              |          |                  |
| Account No.   |                                    |   |   |              |          |                  |
| Account No.   |                                    |   |   |              |          |                  |
| Account No.   |                                    |   |   |              |          |                  |
| Sheet no. <u>3</u> of <u>3</u> sheets attached to Schedule of<br>Creditors Holding Unsecured Nonpriority Claims |                                    |   | Subtotal<br>(Total of this page)          |              |          | <b>5,289.07</b>  |
|   |                                    |   | Total<br>(Report on Summary of Schedules) |              |          | <b>95,600.34</b> |

In re **Kenneth Michael Williams,  
Tonya Robinson Williams**

Case No. **14-05481-5-DMW**

Debtors

## **SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

**ADT Security Services  
Attn: Managing Agent  
14200 E. Exposition Ave  
Aurora, CO 80012**

**Reject.**

In re **Kenneth Michael Williams,  
Tonya Robinson Williams**Case No. 14-05481-5-DMW

Debtors

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR  | NAME AND ADDRESS OF CREDITOR  |
|---|---|
| Anthony Robinson<br>Elizabethtown, NC                               | First Citizens Bank<br>Attn: Roz Johnson Duty<br>PO Box 25187<br>Raleigh, NC 27611-7131 |
| Assistance Travel and Transport<br>PO Box 11518<br>Durham, NC 27703 | Ally Financial<br>Attn: Managing Agent<br>PO Box 130424<br>Roseville, MN 55113-0004     |
| Assistance Travel and Transport<br>PO Box 11518<br>Durham, NC 27703 | Ally Financial<br>Attn: Managing Agent<br>PO Box 130424<br>Roseville, MN 55113-0004     |
| Assistance Travel and Transport<br>PO Box 11518<br>Durham, NC 27703 | Ally Financial<br>Attn: Managing Agent<br>PO Box 130424<br>Roseville, MN 55113-0004     |
| Assistance Travel and Transport<br>PO Box 11518<br>Durham, NC 27703 | Ally Financial<br>Attn: Managing Agent<br>PO Box 130424<br>Roseville, MN 55113-0004     |
| Assistance Travel and Transport<br>PO Box 11518<br>Durham, NC 27703 | Ally Financial<br>Attn: Managing Agent<br>PO Box 130424<br>Roseville, MN 55113-0004     |
| Assistance Travel and Transport<br>PO Box 11518<br>Durham, NC 27703 | Ally Financial<br>Attn: Managing Agent<br>PO Box 130424<br>Roseville, MN 55113-0004     |
| Assistance Travel and Transport<br>PO Box 11518<br>Durham, NC 27703 | Ally Financial<br>Attn: Managing Agent<br>PO Box 130424<br>Roseville, MN 55113-0004     |
| Assistance Travel and Transport<br>PO Box 11518<br>Durham, NC 27703 | Ally Financial<br>Attn: Managing Agent<br>PO Box 130424<br>Roseville, MN 55113-0004     |

In re

**Kenneth Michael Williams,  
Tonya Robinson Williams**

Case No. 14-05481-5-DMW

Debtors

**SCHEDULE H - CODEBTORS**

(Continuation Sheet)

| NAME AND ADDRESS OF CODEBTOR   | NAME AND ADDRESS OF CREDITOR   |
|--|--|
| <b>Assistance Travel and Transport<br/>PO Box 11518<br/>Durham, NC 27703</b>   | <b>Wells Fargo Dealer Services<br/>Attn: Managing Agent/Bankruptcy<br/>PO Box 168048<br/>Irving, TX 75016-8048</b> |
| <b>Latarra Renee Williams<br/>6008 Osprey Cove Drive<br/>Raleigh, NC 27604</b> | <b>Toyota Motor Credit Corporation<br/>Attn: Managing Agent<br/>PO Box 8026<br/>Cedar Rapids, IA 52408-8026</b>    |

Fill in this information to identify your case:

|   |   |
|---|---|
| Debtor 1                                | <u>Kenneth Michael Williams</u>           |
| Debtor 2<br>(Spouse, if filing)         | <u>Tonya Robinson Williams</u>            |
| United States Bankruptcy Court for the: | <u>EASTERN DISTRICT OF NORTH CAROLINA</u> |
| Case number<br>(if known)               | <u>14-05481-5-DMW</u>                     |

Check if this is:

An amended filing  
 A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form B 6I

### Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

|                          | Debtor 1  | Debtor 2 or non-filing spouse   |
|--------------------------|---|---|
| Employment status        | <input checked="" type="checkbox"/> Employed<br><input type="checkbox"/> Not employed | <input checked="" type="checkbox"/> Employed<br><input type="checkbox"/> Not employed |
| Occupation               | <u>Transportation</u>   | <u>Transportation</u>   |
| Employer's name          | <u>Assistance Travel and Transport, Inc.</u>  | <u>Assistance Travel and Transport, Inc.</u>  |
| Employer's address       | <u>PO Box 11518<br/>Durham, NC 27703</u>  | <u>PO Box 11518<br/>Durham, NC 27703</u>  |
| How long employed there? | <u>8 years</u>  | <u>8 years</u>  |

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

|  | For Debtor 1          | For Debtor 2 or non-filing spouse |
|--|-----------------------|-----------------------------------|
| 2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. | 2. \$ <u>3,250.00</u> | \$ <u>3,250.00</u>                |
| 3. Estimate and list monthly overtime pay.   | 3. +\$ <u>0.00</u>    | +\$ <u>0.00</u>                   |
| 4. Calculate gross Income. Add line 2 + line 3.  | 4. \$ <u>3,250.00</u> | \$ <u>3,250.00</u>                |

Debtor 1 Kenneth Michael Williams  
Debtor 2 Tonya Robinson Williams

Case number (if known)

14-05481-5-DMW

|  | <b>For Debtor 1</b>    | <b>For Debtor 2 or non-filing spouse</b> |                      |
|--|------------------------|--|----------------------|
| <b>Copy line 4 here</b>  | <b>4. \$ 3,250.00</b>  | <b>\$ 3,250.00</b>                       |                      |
| <b>5. List all payroll deductions:</b>   |                        |  |                      |
| 5a. <b>Tax, Medicare, and Social Security deductions</b>   | 5a. \$ <b>636.46</b>   | \$ <b>636.46</b>                         |                      |
| 5b. <b>Mandatory contributions for retirement plans</b>  | 5b. \$ <b>0.00</b>     | \$ <b>0.00</b>                           |                      |
| 5c. <b>Voluntary contributions for retirement plans</b>  | 5c. \$ <b>0.00</b>     | \$ <b>0.00</b>                           |                      |
| 5d. <b>Required repayments of retirement fund loans</b>  | 5d. \$ <b>0.00</b>     | \$ <b>0.00</b>                           |                      |
| 5e. <b>Insurance</b>   | 5e. \$ <b>0.00</b>     | \$ <b>0.00</b>                           |                      |
| 5f. <b>Domestic support obligations</b>  | 5f. \$ <b>0.00</b>     | \$ <b>0.00</b>                           |                      |
| 5g. <b>Union dues</b>  | 5g. \$ <b>0.00</b>     | \$ <b>0.00</b>                           |                      |
| 5h. <b>Other deductions. Specify:</b> _____  | 5h. + \$ <b>0.00</b>   | + \$ <b>0.00</b>                         |                      |
| <b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.   | <b>6. \$ 636.46</b>    | <b>\$ 636.46</b>                         |                      |
| <b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.  | <b>7. \$ 2,613.54</b>  | <b>\$ 2,613.54</b>                       |                      |
| <b>8. List all other income regularly received:</b>  |                        |  |                      |
| 8a. <b>Net income from rental property and from operating a business, profession, or farm</b><br>Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.   | 8a. \$ <b>0.00</b>     | \$ <b>0.00</b>                           |                      |
| 8b. <b>Interest and dividends</b>  | 8b. \$ <b>125.00</b>   | \$ <b>125.00</b>                         |                      |
| 8c. <b>Family support payments that you, a non-filing spouse, or a dependent regularly receive</b><br>Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.   | 8c. \$ <b>0.00</b>     | \$ <b>0.00</b>                           |                      |
| 8d. <b>Unemployment compensation</b>   | 8d. \$ <b>0.00</b>     | \$ <b>0.00</b>                           |                      |
| 8e. <b>Social Security</b>   | 8e. \$ <b>0.00</b>     | \$ <b>0.00</b>                           |                      |
| 8f. <b>Other government assistance that you regularly receive</b><br>Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.<br>Specify: _____  | 8f. \$ <b>0.00</b>     | \$ <b>0.00</b>                           |                      |
| 8g. <b>Pension or retirement income</b>  | 8g. \$ <b>0.00</b>     | \$ <b>0.00</b>                           |                      |
| 8h. <b>Other monthly income. Specify:</b> _____  | 8h. + \$ <b>0.00</b>   | + \$ <b>0.00</b>                         |                      |
| <b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.   | <b>9. \$ 125.00</b>    | <b>\$ 125.00</b>                         |                      |
| <b>10. Calculate monthly income.</b> Add line 7 + line 9.<br>Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.  | <b>10. \$ 2,738.54</b> | <b>+ \$ 2,738.54</b>                     | <b>= \$ 5,477.08</b> |
| <b>11. State all other regular contributions to the expenses that you list in Schedule J.</b><br>Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.<br>Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.<br>Specify: _____ | 11. +\$ <b>0.00</b>    |  |                      |
| <b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income.<br>Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies   | 12. <b>\$ 5,477.08</b> |  |                      |
| <b>13. Do you expect an increase or decrease within the year after you file this form?</b>   |                        |  |                      |
| <input type="checkbox"/> No.   |                        |  |                      |
| <input checked="" type="checkbox"/> Yes. Explain: <b>Dividends are a projection for after the business starts to make a profit. There is a seasonal component to the business.</b>   |                        |  |                      |

Fill in this information to identify your case:

|   |   |
|---|---|
| Debtor 1                                | <b>Kenneth Michael Williams</b>           |
| Debtor 2                                | <b>Tonya Robinson Williams</b>            |
| (Spouse, if filing)                     |   |
| United States Bankruptcy Court for the: | <b>EASTERN DISTRICT OF NORTH CAROLINA</b> |
| Case number (If known)                  | <b>14-05481-5-DMW</b>                     |

Check if this is:

An amended filing  
 A supplement showing post-petition chapter 13 expenses as of the following date:  
 \_\_\_\_\_  
 MM / DD / YYYY

A separate filing for Debtor 2 because Debtor 2 maintains a separate household

## Official Form B 6J

### Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.  
 Yes. Does Debtor 2 live in a separate household?  
 ■ No  
 Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? ■ No

Do not list Debtor 1 and Debtor 2.  
 Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

No  
 Yes  
 No  
 Yes  
 No  
 Yes  
 No  
 Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ■ No  
 Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6i.)

#### Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ **0.00**

If not included in line 4:

4a. Real estate taxes  
 4b. Property, homeowner's, or renter's insurance  
 4c. Home maintenance, repair, and upkeep expenses  
 4d. Homeowner's association or condominium dues  
 5. Additional mortgage payments for your residence, such as home equity loans

|        |              |
|--------|--------------|
| 4a. \$ | <b>0.00</b>  |
| 4b. \$ | <b>0.00</b>  |
| 4c. \$ | <b>60.00</b> |
| 4d. \$ | <b>45.00</b> |
| 5. \$  | <b>0.00</b>  |

Debtor 1 **Kenneth Michael Williams**  
Debtor 2 **Tonya Robinson Williams**Case number (if known) **14-05481-5-DMW**

|  |  |                      |
|--|--|----------------------|
| 6. <b>Utilities:</b>   | 6a. Electricity, heat, natural gas                                 | 6a. \$ <u>300.00</u> |
|  | 6b. Water, sewer, garbage collection                               | 6b. \$ <u>56.00</u>  |
|  | 6c. Telephone, cell phone, Internet, satellite, and cable services | 6c. \$ <u>150.00</u> |
|  | 6d. Other. Specify: _____  | 6d. \$ <u>0.00</u>   |
| 7. <b>Food and housekeeping supplies</b>   | 7. \$ <u>400.00</u>  |                      |
| 8. <b>Childcare and children's education costs</b>   | 8. \$ <u>0.00</u>  |                      |
| 9. <b>Clothing, laundry, and dry cleaning</b>  | 9. \$ <u>45.00</u>   |                      |
| 10. <b>Personal care products and services</b>   | 10. \$ <u>35.00</u>  |                      |
| 11. <b>Medical and dental expenses</b>   | 11. \$ <u>120.00</u>   |                      |
| 12. <b>Transportation.</b> Include gas, maintenance, bus or train fare.<br>Do not include car payments.  | 12. \$ <u>240.00</u>   |                      |
| 13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>  | 13. \$ <u>25.00</u>  |                      |
| 14. <b>Charitable contributions and religious donations</b>  | 14. \$ <u>240.00</u>   |                      |
| 15. <b>Insurance.</b><br>Do not include insurance deducted from your pay or included in lines 4 or 20.   |  |                      |
| 15a. Life insurance  | 15a. \$ <u>101.00</u>  |                      |
| 15b. Health insurance  | 15b. \$ <u>861.00</u>  |                      |
| 15c. Vehicle insurance   | 15c. \$ <u>284.00</u>  |                      |
| 15d. Other insurance. Specify: _____   | 15d. \$ <u>0.00</u>  |                      |
| 16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.<br>Specify: <u>Car</u>   | 16. \$ <u>40.00</u>  |                      |
| 17. <b>Installment or lease payments:</b>  |  |                      |
| 17a. Car payments for Vehicle 1  | 17a. \$ <u>0.00</u>  |                      |
| 17b. Car payments for Vehicle 2  | 17b. \$ <u>0.00</u>  |                      |
| 17c. Other. Specify: _____   | 17c. \$ <u>0.00</u>  |                      |
| 17d. Other. Specify: _____   | 17d. \$ <u>0.00</u>  |                      |
| 18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).</b>   | 18. \$ <u>0.00</u>   |                      |
| 19. <b>Other payments you make to support others who do not live with you.</b><br>Specify: _____   | \$ <u>0.00</u>   |                      |
| 20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>   |  |                      |
| 20a. Mortgages on other property   | 20a. \$ <u>0.00</u>  |                      |
| 20b. Real estate taxes   | 20b. \$ <u>0.00</u>  |                      |
| 20c. Property, homeowner's, or renter's insurance  | 20c. \$ <u>0.00</u>  |                      |
| 20d. Maintenance, repair, and upkeep expenses  | 20d. \$ <u>0.00</u>  |                      |
| 20e. Homeowner's association or condominium dues   | 20e. \$ <u>0.00</u>  |                      |
| 21. <b>Other:</b> Specify: _____   | 21. +\$ <u>0.00</u>  |                      |
| 22. <b>Your monthly expenses.</b> Add lines 4 through 21.<br>The result is your monthly expenses.  | 22. \$ <u>3,002.00</u>   |                      |
| 23. <b>Calculate your monthly net income.</b><br>23a. Copy line 12 (your combined monthly income) from Schedule I.<br>23b. Copy your monthly expenses from line 22 above.  | 23a. \$ <u>5,477.08</u><br>23b. -\$ <u>3,002.00</u>                |                      |
| 23c. Subtract your monthly expenses from your monthly income.<br>The result is your monthly net income.  | 23c. \$ <u>2,475.08</u>  |                      |
| 24. <b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b><br>For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? |  |                      |
| <input type="checkbox"/> No.   |  |                      |
| <input checked="" type="checkbox"/> Yes.   | <b>None.</b>   |                      |
| Explain:   |  |                      |

**United States Bankruptcy Court**  
**Eastern District of North Carolina**

In re **Kenneth Michael Williams,  
 Tonya Robinson Williams**

Case No. 14-05481-5-DMW

Debtors

Chapter 13

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE  | ATTACHED<br>(YES/NO) | NO. OF<br>SHEETS  | ASSETS            | LIABILITIES       | OTHER           |
|---|----------------------|-------------------|-------------------|-------------------|-----------------|
| A - Real Property   | <b>Yes</b>           | 1                 | <b>352,000.00</b> |                   |                 |
| B - Personal Property   | <b>Yes</b>           | 6                 | <b>94,714.50</b>  |                   |                 |
| C - Property Claimed as Exempt  | <b>Yes</b>           | 3                 |                   |                   |                 |
| D - Creditors Holding Secured Claims  | <b>Yes</b>           | 4                 |                   | <b>374,794.84</b> |                 |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | <b>Yes</b>           | 3                 |                   | <b>8,659.52</b>   |                 |
| F - Creditors Holding Unsecured Nonpriority Claims                              | <b>Yes</b>           | 4                 |                   | <b>95,600.34</b>  |                 |
| G - Executory Contracts and Unexpired Leases                                    | <b>Yes</b>           | 1                 |                   |                   |                 |
| H - Codebtors   | <b>Yes</b>           | 2                 |                   |                   |                 |
| I - Current Income of Individual Debtor(s)                                      | <b>Yes</b>           | 2                 |                   |                   | <b>5,477.08</b> |
| J - Current Expenditures of Individual Debtor(s)                                | <b>Yes</b>           | 2                 |                   |                   | <b>3,002.00</b> |
| Total Number of Sheets of ALL Schedules   |                      | <b>28</b>         |                   |                   |                 |
|   | Total Assets         |                   | <b>446,714.50</b> |                   |                 |
|   |                      | Total Liabilities |                   | <b>479,054.70</b> |                 |

**United States Bankruptcy Court**  
**Eastern District of North Carolina**

In re **Kenneth Michael Williams,  
 Tonya Robinson Williams**

Case No. 14-05481-5-DMW

Debtors

Chapter 13

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

| Type of Liability   | Amount           |
|---|------------------|
| Domestic Support Obligations (from Schedule E)  | <b>0.00</b>      |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)  | <b>4,615.52</b>  |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | <b>0.00</b>      |
| Student Loan Obligations (from Schedule F)  | <b>8,562.47</b>  |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E                   | <b>0.00</b>      |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)                           | <b>0.00</b>      |
| TOTAL   | <b>13,177.99</b> |

**State the following:**

|   |                 |
|---|-----------------|
| Average Income (from Schedule I, Line 12)   | <b>5,477.08</b> |
| Average Expenses (from Schedule J, Line 22)   | <b>3,002.00</b> |
| Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 ) | <b>6,004.17</b> |

**State the following:**

|  |                 |                  |
|--|-----------------|------------------|
| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column               |                 | <b>3,244.51</b>  |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column             | <b>8,444.00</b> |                  |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column |                 | <b>215.52</b>    |
| 4. Total from Schedule F   |                 | <b>95,600.34</b> |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4)               |                 | <b>99,060.37</b> |

United States Bankruptcy Court  
Eastern District of North Carolina

In re **Kenneth Michael Williams**  
**Tonya Robinson Williams**

Debtor(s)

Case No. **14-05481-5-DMW**  
Chapter **13**

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

|   |                    |
|---|--------------------|
| For legal services (\$3,700) and filing fee reimbursement (\$310) and credit counseling reimbursement (\$34), I have agreed to accept ..... | \$ <b>4,044.00</b> |
| Prior to the filing of this statement I have received .....   | \$ <b>0.00</b>     |
| Balance Due .....   | \$ <b>4,044.00</b> |

2. \$ **310.00** of the filing fee has been paid.

3. The source of the compensation paid to me was:

Debtor  Other (specify):

4. The source of compensation to be paid to me is:

Debtor  Other (specify):

5.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Adversary proceedings. Abandonments. Redemptions. Credit repair. Tax advice.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: October 17, 2014

/s/ Travis Sasser

Travis Sasser  
Sasser Law Firm  
2000 Regency Parkway  
Suite 230  
Cary, NC 27518  
919.319.7400 Fax: 919.657.7400  
tsasser@carybankruptcy.com

**United States Bankruptcy Court  
Eastern District of North Carolina**

In re **Kenneth Michael Williams  
Tonya Robinson Williams**

Debtor(s)

Case No. **14-05481-5-DMW**  
Chapter **13**

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 30 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date October 17, 2014

Signature /s/ Kenneth Michael Williams  
**Kenneth Michael Williams**  
Debtor

Date October 17, 2014

Signature /s/ Tonya Robinson Williams  
**Tonya Robinson Williams**  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

In re **Kenneth Michael Williams**  
**Tonya Robinson Williams**  
 Debtor(s)  
 Case Number: **14-05481-5-DMW**  
 (If known)

According to the calculations required by this statement:

**The applicable commitment period is 3 years.**  
 **The applicable commitment period is 5 years.**  
 **Disposable income is determined under § 1325(b)(3).**  
 **Disposable income is not determined under § 1325(b)(3).**

(Check the boxes as directed in Lines 17 and 23 of this statement.)

## CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

| Part I. REPORT OF INCOME  |   |                       |  |                    |                    |   |                       |                       |                               |                |                |  |                |                |  |                             |  |                               |
|---|---|-----------------------|--|--------------------|--------------------|---|-----------------------|-----------------------|-------------------------------|----------------|----------------|--|----------------|----------------|--|-----------------------------|--|-------------------------------|
| 1   | <p><b>Marital/filing status.</b> Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input type="checkbox"/> Unmarried. <b>Complete only Column A ("Debtor's Income") for Lines 2-10.</b></p> <p>b. <input checked="" type="checkbox"/> Married. <b>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.</b></p> <p>All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.</p>   |                       |  |                    |                    |   |                       |                       |                               |                |                |  |                |                |  |                             |  |                               |
| 2   | <b>Gross wages, salary, tips, bonuses, overtime, commissions.</b>   |                       |  | \$ <b>2,250.00</b> | \$ <b>2,250.00</b> |   |                       |                       |                               |                |                |  |                |                |  |                             |  |                               |
| 3   | <p><b>Income from the operation of a business, profession, or farm.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. <b>Do not include any part of the business expenses entered on Line b as a deduction in Part IV.</b></p> <table border="1"> <thead> <tr> <th></th> <th>Debtor</th> <th>Spouse</th> </tr> </thead> <tbody> <tr> <td>a. Gross receipts</td> <td>\$ <b>0.00</b></td> <td>\$ <b>0.00</b></td> </tr> <tr> <td>b. Ordinary and necessary business expenses</td> <td>\$ <b>0.00</b></td> <td>\$ <b>0.00</b></td> </tr> <tr> <td>c. Business income</td> <td colspan="2">Subtract Line b from Line a</td> </tr> </tbody> </table> |                       |  |                    |                    |   | Debtor                | Spouse                | a. Gross receipts             | \$ <b>0.00</b> | \$ <b>0.00</b> | b. Ordinary and necessary business expenses  | \$ <b>0.00</b> | \$ <b>0.00</b> | c. Business income                     | Subtract Line b from Line a |  | \$ <b>0.00</b> \$ <b>0.00</b> |
|   | Debtor  | Spouse                |  |                    |                    |   |                       |                       |                               |                |                |  |                |                |  |                             |  |                               |
| a. Gross receipts   | \$ <b>0.00</b>  | \$ <b>0.00</b>        |  |                    |                    |   |                       |                       |                               |                |                |  |                |                |  |                             |  |                               |
| b. Ordinary and necessary business expenses                                     | \$ <b>0.00</b>  | \$ <b>0.00</b>        |  |                    |                    |   |                       |                       |                               |                |                |  |                |                |  |                             |  |                               |
| c. Business income  | Subtract Line b from Line a   |                       |  |                    |                    |   |                       |                       |                               |                |                |  |                |                |  |                             |  |                               |
| 4   | <p><b>Rents and other real property income.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. <b>Do not include any part of the operating expenses entered on Line b as a deduction in Part IV.</b></p> <table border="1"> <thead> <tr> <th></th> <th>Debtor</th> <th>Spouse</th> </tr> </thead> <tbody> <tr> <td>a. Gross receipts</td> <td>\$ <b>0.00</b></td> <td>\$ <b>0.00</b></td> </tr> <tr> <td>b. Ordinary and necessary operating expenses</td> <td>\$ <b>0.00</b></td> <td>\$ <b>0.00</b></td> </tr> <tr> <td>c. Rent and other real property income</td> <td colspan="2">Subtract Line b from Line a</td> </tr> </tbody> </table>  |                       |  |                    |                    |   | Debtor                | Spouse                | a. Gross receipts             | \$ <b>0.00</b> | \$ <b>0.00</b> | b. Ordinary and necessary operating expenses | \$ <b>0.00</b> | \$ <b>0.00</b> | c. Rent and other real property income | Subtract Line b from Line a |  | \$ <b>0.00</b> \$ <b>0.00</b> |
|   | Debtor  | Spouse                |  |                    |                    |   |                       |                       |                               |                |                |  |                |                |  |                             |  |                               |
| a. Gross receipts   | \$ <b>0.00</b>  | \$ <b>0.00</b>        |  |                    |                    |   |                       |                       |                               |                |                |  |                |                |  |                             |  |                               |
| b. Ordinary and necessary operating expenses                                    | \$ <b>0.00</b>  | \$ <b>0.00</b>        |  |                    |                    |   |                       |                       |                               |                |                |  |                |                |  |                             |  |                               |
| c. Rent and other real property income  | Subtract Line b from Line a   |                       |  |                    |                    |   |                       |                       |                               |                |                |  |                |                |  |                             |  |                               |
| 5   | <b>Interest, dividends, and royalties.</b>  |                       |  |                    |                    | \$ <b>0.00</b> \$ <b>0.00</b>   |                       |                       |                               |                |                |  |                |                |  |                             |  |                               |
| 6   | <b>Pension and retirement income.</b>   |                       |  |                    |                    | \$ <b>0.00</b> \$ <b>0.00</b>   |                       |                       |                               |                |                |  |                |                |  |                             |  |                               |
| 7   | <p><b>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose.</b> Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.</p>   |                       |  |                    |                    | \$ <b>1,504.17</b> \$ <b>0.00</b>   |                       |                       |                               |                |                |  |                |                |  |                             |  |                               |
| 8   | <p><b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:</p> <table border="1"> <tr> <td>Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td>Debtor \$ <b>0.00</b></td> <td>Spouse \$ <b>0.00</b></td> </tr> </table>   |                       |  |                    |                    | Unemployment compensation claimed to be a benefit under the Social Security Act | Debtor \$ <b>0.00</b> | Spouse \$ <b>0.00</b> | \$ <b>0.00</b> \$ <b>0.00</b> |                |                |  |                |                |  |                             |  |                               |
| Unemployment compensation claimed to be a benefit under the Social Security Act | Debtor \$ <b>0.00</b>   | Spouse \$ <b>0.00</b> |  |                    |                    |   |                       |                       |                               |                |                |  |                |                |  |                             |  |                               |

| 9  | <b>Income from all other sources.</b> Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. <b>Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include</b> any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. |             |             |        |    |    |    |    |    |    |         |         |
|----|---|-------------|-------------|--------|----|----|----|----|----|----|---------|---------|
|    | <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;"></th> <th style="width: 25%; text-align: center;">Debtor</th> <th style="width: 25%; text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td style="text-align: right;">\$</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>b.</td> <td style="text-align: right;">\$</td> <td style="text-align: right;">\$</td> </tr> </tbody> </table>                                |             | Debtor      | Spouse | a. | \$ | \$ | b. | \$ | \$ | \$ 0.00 | \$ 0.00 |
|    | Debtor  | Spouse      |             |        |    |    |    |    |    |    |         |         |
| a. | \$  | \$          |             |        |    |    |    |    |    |    |         |         |
| b. | \$  | \$          |             |        |    |    |    |    |    |    |         |         |
| 10 | <b>Subtotal.</b> Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).  | \$ 3,754.17 | \$ 2,250.00 |        |    |    |    |    |    |    |         |         |
| 11 | <b>Total.</b> If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.   | \$ 6,004.17 |             |        |    |    |    |    |    |    |         |         |

### Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD

|    |  |              |    |    |    |    |    |  |
|----|--|--------------|----|----|----|----|----|--|
| 12 | <b>Enter the amount from Line 11</b>   | \$ 6,004.17  |    |    |    |    |    |  |
| 13 | <b>Marital Adjustment.</b> If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero. |              |    |    |    |    |    |  |
|    | <table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td>a.</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>b.</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>c.</td> <td style="text-align: right;">\$</td> </tr> </tbody> </table>   | a.           | \$ | b. | \$ | c. | \$ |  |
| a. | \$   |              |    |    |    |    |    |  |
| b. | \$   |              |    |    |    |    |    |  |
| c. | \$   |              |    |    |    |    |    |  |
|    | Total and enter on Line 13   | \$ 0.00      |    |    |    |    |    |  |
| 14 | <b>Subtract Line 13 from Line 12 and enter the result.</b>   | \$ 6,004.17  |    |    |    |    |    |  |
| 15 | <b>Annualized current monthly income for § 1325(b)(4).</b> Multiply the amount from Line 14 by the number 12 and enter the result.   | \$ 72,050.04 |    |    |    |    |    |  |
| 16 | <b>Applicable median family income.</b> Enter the median family income for applicable state and household size. (This information is available by family size at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)<br>a. Enter debtor's state of residence: <u>NC</u> b. Enter debtor's household size: <u>2</u>  | \$ 52,419.00 |    |    |    |    |    |  |
| 17 | <p><b>Application of § 1325(b)(4).</b> Check the applicable box and proceed as directed.</p> <p><input type="checkbox"/> <b>The amount on Line 15 is less than the amount on Line 16.</b> Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement.</p> <p><input checked="" type="checkbox"/> <b>The amount on Line 15 is not less than the amount on Line 16.</b> Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.</p>  |              |    |    |    |    |    |  |

### Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME

|    |   |             |    |    |    |    |    |  |
|----|---|-------------|----|----|----|----|----|--|
| 18 | <b>Enter the amount from Line 11.</b>   | \$ 6,004.17 |    |    |    |    |    |  |
| 19 | <b>Marital Adjustment.</b> If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income(such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero. |             |    |    |    |    |    |  |
|    | <table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td>a.</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>b.</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>c.</td> <td style="text-align: right;">\$</td> </tr> </tbody> </table>  | a.          | \$ | b. | \$ | c. | \$ |  |
| a. | \$  |             |    |    |    |    |    |  |
| b. | \$  |             |    |    |    |    |    |  |
| c. | \$  |             |    |    |    |    |    |  |
|    | Total and enter on Line 19.   | \$ 0.00     |    |    |    |    |    |  |
| 20 | <b>Current monthly income for § 1325(b)(3).</b> Subtract Line 19 from Line 18 and enter the result.   | \$ 6,004.17 |    |    |    |    |    |  |

|    |   |              |
|----|---|--------------|
| 21 | <b>Annualized current monthly income for § 1325(b)(3).</b> Multiply the amount from Line 20 by the number 12 and enter the result.  | \$ 72,050.04 |
| 22 | <b>Applicable median family income.</b> Enter the amount from Line 16.  | \$ 52,419.00 |
| 23 | <p><b>Application of § 1325(b)(3).</b> Check the applicable box and proceed as directed.</p> <p><input checked="" type="checkbox"/> <b>The amount on Line 21 is more than the amount on Line 22.</b> Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement.</p> <p><input type="checkbox"/> <b>The amount on Line 21 is not more than the amount on Line 22.</b> Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. <b>Do not complete Parts IV, V, or VI.</b></p> |              |

## Part IV. CALCULATION OF DEDUCTIONS FROM INCOME

### Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)

| 24A   | <p><b>National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous.</b> Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable number of persons. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.</p>   | \$ 1,092.00   |                          |   |                    |                                |                              |           |                          |            |     |                   |          |                       |          |     |          |               |              |             |           |
|---|---|---|--------------------------|---|--------------------|--------------------------------|------------------------------|-----------|--------------------------|------------|-----|-------------------|----------|-----------------------|----------|-----|----------|---------------|--------------|-------------|-----------|
| 24B   | <p><b>National Standards: health care.</b> Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: left;">Persons under 65 years of age</th> <th colspan="2" style="text-align: left;">Persons 65 years of age or older</th> </tr> </thead> <tbody> <tr> <td>a1.</td> <td>Allowance per person</td> <td><b>60</b></td> <td>a2. Allowance per person</td> <td><b>144</b></td> </tr> <tr> <td>b1.</td> <td>Number of persons</td> <td><b>2</b></td> <td>b2. Number of persons</td> <td><b>0</b></td> </tr> <tr> <td>c1.</td> <td>Subtotal</td> <td><b>120.00</b></td> <td>c2. Subtotal</td> <td><b>0.00</b></td> </tr> </tbody> </table> | Persons under 65 years of age                                 |                          | Persons 65 years of age or older  |                    | a1.                            | Allowance per person         | <b>60</b> | a2. Allowance per person | <b>144</b> | b1. | Number of persons | <b>2</b> | b2. Number of persons | <b>0</b> | c1. | Subtotal | <b>120.00</b> | c2. Subtotal | <b>0.00</b> | \$ 120.00 |
| Persons under 65 years of age   |   | Persons 65 years of age or older                              |                          |   |                    |                                |                              |           |                          |            |     |                   |          |                       |          |     |          |               |              |             |           |
| a1.   | Allowance per person  | <b>60</b>   | a2. Allowance per person | <b>144</b>  |                    |                                |                              |           |                          |            |     |                   |          |                       |          |     |          |               |              |             |           |
| b1.   | Number of persons   | <b>2</b>  | b2. Number of persons    | <b>0</b>  |                    |                                |                              |           |                          |            |     |                   |          |                       |          |     |          |               |              |             |           |
| c1.   | Subtotal  | <b>120.00</b>   | c2. Subtotal             | <b>0.00</b>   |                    |                                |                              |           |                          |            |     |                   |          |                       |          |     |          |               |              |             |           |
| 25A   | <p><b>Local Standards: housing and utilities; non-mortgage expenses.</b> Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.</p>   | \$ 500.00   |                          |   |                    |                                |                              |           |                          |            |     |                   |          |                       |          |     |          |               |              |             |           |
| 25B   | <p><b>Local Standards: housing and utilities; mortgage/rent expense.</b> Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. <b>Do not enter an amount less than zero.</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>a. IRS Housing and Utilities Standards; mortgage/rent expense</td> <td>\$ <b>1,317.00</b></td> </tr> <tr> <td>b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47</td> <td>\$ <b>1,654.78</b></td> </tr> <tr> <td>c. Net mortgage/rental expense</td> <td>Subtract Line b from Line a.</td> </tr> </table>  | a. IRS Housing and Utilities Standards; mortgage/rent expense | \$ <b>1,317.00</b>       | b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47 | \$ <b>1,654.78</b> | c. Net mortgage/rental expense | Subtract Line b from Line a. | \$ 0.00   |                          |            |     |                   |          |                       |          |     |          |               |              |             |           |
| a. IRS Housing and Utilities Standards; mortgage/rent expense                               | \$ <b>1,317.00</b>  |   |                          |   |                    |                                |                              |           |                          |            |     |                   |          |                       |          |     |          |               |              |             |           |
| b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47 | \$ <b>1,654.78</b>  |   |                          |   |                    |                                |                              |           |                          |            |     |                   |          |                       |          |     |          |               |              |             |           |
| c. Net mortgage/rental expense  | Subtract Line b from Line a.  |   |                          |   |                    |                                |                              |           |                          |            |     |                   |          |                       |          |     |          |               |              |             |           |
| 26  | <p><b>Local Standards: housing and utilities; adjustment.</b> If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p>  | \$ 0.00   |                          |   |                    |                                |                              |           |                          |            |     |                   |          |                       |          |     |          |               |              |             |           |

|     |   |                              |   |    |               |    |  |    |               |    |   |                              |    |    |               |
|-----|---|------------------------------|---|----|---------------|----|--|----|---------------|----|---|------------------------------|----|----|---------------|
| 27A | <p><b>Local Standards: transportation; vehicle operation/public transportation expense.</b> You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7. <input type="checkbox"/> 0 <input type="checkbox"/> 1 <input checked="" type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</p> | \$                           | <b>488.00</b>                                 |    |               |    |  |    |               |    |   |                              |    |    |               |
| 27B | <p><b>Local Standards: transportation; additional public transportation expense.</b> If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from the IRS Local Standards: Transportation. (This amount is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</p>   | \$                           | <b>0.00</b>                                   |    |               |    |  |    |               |    |   |                              |    |    |               |
| 28  | <p><b>Local Standards: transportation ownership/lease expense; Vehicle 1.</b> Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) <input type="checkbox"/> 1 <input checked="" type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. <b>Do not enter an amount less than zero.</b></p>   | \$                           |   |    |               |    |  |    |               |    |   |                              |    |    |               |
|     | <table border="1" data-bbox="204 813 1305 929"> <tr> <td data-bbox="204 813 236 855">a.</td> <td data-bbox="236 813 856 855">IRS Transportation Standards, Ownership Costs</td> <td data-bbox="856 813 881 855">\$</td> <td data-bbox="881 813 1305 855"><b>517.00</b></td> </tr> <tr> <td data-bbox="204 855 236 897">b.</td> <td data-bbox="236 855 856 897">Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47</td> <td data-bbox="856 855 881 897">\$</td> <td data-bbox="881 855 1305 897"><b>241.91</b></td> </tr> <tr> <td data-bbox="204 897 236 929">c.</td> <td data-bbox="236 897 856 929">Net ownership/lease expense for Vehicle 1</td> <td data-bbox="856 897 1305 929">Subtract Line b from Line a.</td> <td data-bbox="1305 897 1330 929">\$</td> </tr> </table>  | a.                           | IRS Transportation Standards, Ownership Costs | \$ | <b>517.00</b> | b. | Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47 | \$ | <b>241.91</b> | c. | Net ownership/lease expense for Vehicle 1 | Subtract Line b from Line a. | \$ | \$ | <b>275.09</b> |
| a.  | IRS Transportation Standards, Ownership Costs   | \$                           | <b>517.00</b>                                 |    |               |    |  |    |               |    |   |                              |    |    |               |
| b.  | Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47  | \$                           | <b>241.91</b>                                 |    |               |    |  |    |               |    |   |                              |    |    |               |
| c.  | Net ownership/lease expense for Vehicle 1   | Subtract Line b from Line a. | \$  |    |               |    |  |    |               |    |   |                              |    |    |               |
| 29  | <p><b>Local Standards: transportation ownership/lease expense; Vehicle 2.</b> Complete this Line only if you checked the "2 or more" Box in Line 28.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. <b>Do not enter an amount less than zero.</b></p>  | \$                           |   |    |               |    |  |    |               |    |   |                              |    |    |               |
|     | <table border="1" data-bbox="204 1108 1305 1235"> <tr> <td data-bbox="204 1108 236 1151">a.</td> <td data-bbox="236 1108 856 1151">IRS Transportation Standards, Ownership Costs</td> <td data-bbox="856 1108 881 1151">\$</td> <td data-bbox="881 1108 1305 1151"><b>517.00</b></td> </tr> <tr> <td data-bbox="204 1151 236 1193">b.</td> <td data-bbox="236 1151 856 1193">Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47</td> <td data-bbox="856 1151 881 1193">\$</td> <td data-bbox="881 1151 1305 1193"><b>144.13</b></td> </tr> <tr> <td data-bbox="204 1193 236 1235">c.</td> <td data-bbox="236 1193 856 1235">Net ownership/lease expense for Vehicle 2</td> <td data-bbox="856 1193 1305 1235">Subtract Line b from Line a.</td> <td data-bbox="1305 1193 1330 1235">\$</td> </tr> </table>  | a.                           | IRS Transportation Standards, Ownership Costs | \$ | <b>517.00</b> | b. | Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47 | \$ | <b>144.13</b> | c. | Net ownership/lease expense for Vehicle 2 | Subtract Line b from Line a. | \$ | \$ | <b>372.87</b> |
| a.  | IRS Transportation Standards, Ownership Costs   | \$                           | <b>517.00</b>                                 |    |               |    |  |    |               |    |   |                              |    |    |               |
| b.  | Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47  | \$                           | <b>144.13</b>                                 |    |               |    |  |    |               |    |   |                              |    |    |               |
| c.  | Net ownership/lease expense for Vehicle 2   | Subtract Line b from Line a. | \$  |    |               |    |  |    |               |    |   |                              |    |    |               |
| 30  | <p><b>Other Necessary Expenses: taxes.</b> Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. <b>Do not include real estate or sales taxes.</b></p>   | \$                           | <b>1,200.00</b>                               |    |               |    |  |    |               |    |   |                              |    |    |               |
| 31  | <p><b>Other Necessary Expenses: involuntary deductions for employment.</b> Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. <b>Do not include discretionary amounts, such as voluntary 401(k) contributions.</b></p>  | \$                           | <b>0.00</b>                                   |    |               |    |  |    |               |    |   |                              |    |    |               |
| 32  | <p><b>Other Necessary Expenses: life insurance.</b> Enter total average monthly premiums that you actually pay for term life insurance for yourself. <b>Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.</b></p>  | \$                           | <b>101.00</b>                                 |    |               |    |  |    |               |    |   |                              |    |    |               |
| 33  | <p><b>Other Necessary Expenses: court-ordered payments.</b> Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. <b>Do not include payments on past due obligations included in line 49.</b></p>   | \$                           | <b>0.00</b>                                   |    |               |    |  |    |               |    |   |                              |    |    |               |
| 34  | <p><b>Other Necessary Expenses: education for employment or for a physically or mentally challenged child.</b> Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.</p>   | \$                           | <b>0.00</b>                                   |    |               |    |  |    |               |    |   |                              |    |    |               |
| 35  | <p><b>Other Necessary Expenses: childcare.</b> Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. <b>Do not include other educational payments.</b></p>  | \$                           | <b>0.00</b>                                   |    |               |    |  |    |               |    |   |                              |    |    |               |

|    |  |                    |
|----|--|--------------------|
| 36 | <b>Other Necessary Expenses: health care.</b> Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. <b>Do not include payments for health insurance or health savings accounts listed in Line 39.</b>     | \$ <b>0.00</b>     |
| 37 | <b>Other Necessary Expenses: telecommunication services.</b> Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service-to the extent necessary for your health and welfare or that of your dependents. <b>Do not include any amount previously deducted.</b> | \$ <b>0.00</b>     |
| 38 | <b>Total Expenses Allowed under IRS Standards.</b> Enter the total of Lines 24 through 37.   | \$ <b>4,148.96</b> |

**Subpart B: Additional Living Expense Deductions****Note: Do not include any expenses that you have listed in Lines 24-37**

|    |   |                    |
|----|---|--------------------|
| 39 | <b>Health Insurance, Disability Insurance, and Health Savings Account Expenses.</b> List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.   | \$ <b>861.00</b>   |
| a. | Health Insurance  | \$ <b>861.00</b>   |
| b. | Disability Insurance  | \$ <b>0.00</b>     |
| c. | Health Savings Account  | \$ <b>0.00</b>     |
|    | Total and enter on Line 39  | \$ <b>861.00</b>   |
|    | <b>If you do not actually expend this total amount,</b> state your actual total average monthly expenditures in the space below:  |                    |
|    | \$  |                    |
| 40 | <b>Continued contributions to the care of household or family members.</b> Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. <b>Do not include payments listed in Line 34.</b>  | \$ <b>0.00</b>     |
| 41 | <b>Protection against family violence.</b> Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.  | \$ <b>0.00</b>     |
| 42 | <b>Home energy costs.</b> Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities that you actually expend for home energy costs. <b>You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.</b>  | \$ <b>0.00</b>     |
| 43 | <b>Education expenses for dependent children under 18.</b> Enter the total average monthly expenses that you actually incur, not to exceed \$156.25 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. <b>You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.</b>                 | \$ <b>0.00</b>     |
| 44 | <b>Additional food and clothing expense.</b> Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) <b>You must demonstrate that the additional amount claimed is reasonable and necessary.</b> | \$ <b>0.00</b>     |
| 45 | <b>Charitable contributions.</b> Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). <b>Do not include any amount in excess of 15% of your gross monthly income.</b>  | \$ <b>240.00</b>   |
| 46 | <b>Total Additional Expense Deductions under § 707(b).</b> Enter the total of Lines 39 through 45.  | \$ <b>1,101.00</b> |

**Subpart C: Deductions for Debt Payment**

|  |   |  |  |      |                           |   |  |  |
|--|---|--|--|------|---------------------------|---|--|--|
| 47   | <b>Future payments on secured claims.</b> For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47.  |  |  |      |                           | \$ 2,040.82   |  |  |
|  | Name of Creditor  |  | Property Securing the Debt   |      | Average Monthly Payment   |   |  |  |
|  | a. Suntrust Bank  |  | 2008 Infinity G35 V6 4D. Navigation system. Power sunroof.<br>VIN# JNKBV61E78M227972<br>Location: With daughter in Greensboro, NC<br>NADA retail |      | \$ 241.91                 | <input type="checkbox"/> yes <input checked="" type="checkbox"/> no |  |  |
|  | b. Suntrust Bank  |  | 2007 Lexus LS-V8 Sedan 4D LS460. 169k miles.<br>NADA trade   |      | \$ 144.13                 | <input type="checkbox"/> yes <input checked="" type="checkbox"/> no |  |  |
|  | c. Wells Fargo Home Mortgage  |  | 901 Wakehurst Drive, Cary NC 27519<br>Resale value   |      | \$ 1,654.78               | <input checked="" type="checkbox"/> yes <input type="checkbox"/> no |  |  |
| Total: Add Lines   |   |  |  |      |                           | \$ 2,040.82   |  |  |
| 48   | <b>Other payments on secured claims.</b> If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. |  |  |      |                           | \$ 55.17  |  |  |
|  | Name of Creditor  |  | Property Securing the Debt   |      | 1/60th of the Cure Amount |   |  |  |
|  | a. Wells Fargo Home Mortgage  |  | 901 Wakehurst Drive, Cary NC 27519<br>Resale value   |      | \$ 55.17                  |   |  |  |
|  | Total: Add Lines  |  |  |      |                           | \$ 55.17  |  |  |
| 49   | <b>Payments on prepetition priority claims.</b> Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. <b>Do not include current obligations, such as those set out in Line 33.</b>  |  |  |      |                           | \$ 140.73   |  |  |
| 50   | <b>Chapter 13 administrative expenses.</b> Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.   |  |  |      |                           | \$ 170.17   |  |  |
|  | a.  | Projected average monthly Chapter 13 plan payment.   | \$ 2,431.00  |      |                           |   |  |  |
|  | b.  | Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) | x  | 7.00 |                           |   |  |  |
|  | c.  | Average monthly administrative expense of chapter 13 case  | Total: Multiply Lines a and b  |      |                           | \$ 170.17   |  |  |
| 51   | <b>Total Deductions for Debt Payment.</b> Enter the total of Lines 47 through 50.   |  |  |      |                           | \$ 2,406.89   |  |  |
| <b>Subpart D: Total Deductions from Income</b>                       |   |  |  |      |                           |   |  |  |
| 52   | <b>Total of all deductions from income.</b> Enter the total of Lines 38, 46, and 51.  |  |  |      |                           | \$ 7,656.85   |  |  |
| <b>Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)</b> |   |  |  |      |                           |   |  |  |
| 53   | <b>Total current monthly income.</b> Enter the amount from Line 20.   |  |  |      |                           | \$ 6,004.17   |  |  |
| 54   | <b>Support income.</b> Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.  |  |  |      |                           | \$ 0.00   |  |  |

| 55 | <b>Qualified retirement deductions.</b> Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19).  | \$ <b>0.00</b>      |                                 |                   |    |  |    |    |  |    |    |  |    |  |  |                  |  |
|----|---|---------------------|---------------------------------|-------------------|----|--|----|----|--|----|----|--|----|--|--|------------------|--|
| 56 | <b>Total of all deductions allowed under § 707(b)(2).</b> Enter the amount from Line 52.  | \$ <b>7,656.85</b>  |                                 |                   |    |  |    |    |  |    |    |  |    |  |  |                  |  |
| 57 | <b>Deduction for special circumstances.</b> If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. <b>You must provide your case trustee with documentation of these expenses and you must provide a detailed explanation of the special circumstances that make such expense necessary and reasonable.</b> | \$ <b>0.00</b>      |                                 |                   |    |  |    |    |  |    |    |  |    |  |  |                  |  |
|    | <table border="1"> <thead> <tr> <th></th> <th>Nature of special circumstances</th> <th>Amount of Expense</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td>\$</td> </tr> <tr> <td>b.</td> <td></td> <td>\$</td> </tr> <tr> <td>c.</td> <td></td> <td>\$</td> </tr> <tr> <td></td> <td></td> <td>Total: Add Lines</td> </tr> </tbody> </table>  |                     | Nature of special circumstances | Amount of Expense | a. |  | \$ | b. |  | \$ | c. |  | \$ |  |  | Total: Add Lines |  |
|    | Nature of special circumstances   | Amount of Expense   |                                 |                   |    |  |    |    |  |    |    |  |    |  |  |                  |  |
| a. |   | \$                  |                                 |                   |    |  |    |    |  |    |    |  |    |  |  |                  |  |
| b. |   | \$                  |                                 |                   |    |  |    |    |  |    |    |  |    |  |  |                  |  |
| c. |   | \$                  |                                 |                   |    |  |    |    |  |    |    |  |    |  |  |                  |  |
|    |   | Total: Add Lines    |                                 |                   |    |  |    |    |  |    |    |  |    |  |  |                  |  |
| 58 | <b>Total adjustments to determine disposable income.</b> Add the amounts on Lines 54, 55, 56, and 57 and enter the result.  | \$ <b>7,656.85</b>  |                                 |                   |    |  |    |    |  |    |    |  |    |  |  |                  |  |
| 59 | <b>Monthly Disposable Income Under § 1325(b)(2).</b> Subtract Line 58 from Line 53 and enter the result.  | \$ <b>-1,652.68</b> |                                 |                   |    |  |    |    |  |    |    |  |    |  |  |                  |  |

### Part VI. ADDITIONAL EXPENSE CLAIMS

| 60 | <b>Other Expenses.</b> List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses. | <table border="1"> <thead> <tr> <th></th><th>Expense Description</th><th>Monthly Amount</th></tr> </thead> <tbody> <tr> <td>a.</td><td></td><td>\$</td></tr> <tr> <td>b.</td><td></td><td>\$</td></tr> <tr> <td>c.</td><td></td><td>\$</td></tr> <tr> <td>d.</td><td></td><td>\$</td></tr> <tr> <td></td><td>Total: Add Lines a, b, c and d</td><td>\$</td></tr> </tbody> </table> |  | Expense Description | Monthly Amount | a. |  | \$ | b. |  | \$ | c. |  | \$ | d. |  | \$ |  | Total: Add Lines a, b, c and d | \$ |
|----|---|--|--|---------------------|----------------|----|--|----|----|--|----|----|--|----|----|--|----|--|--------------------------------|----|
|    | Expense Description   | Monthly Amount   |  |                     |                |    |  |    |    |  |    |    |  |    |    |  |    |  |                                |    |
| a. |   | \$   |  |                     |                |    |  |    |    |  |    |    |  |    |    |  |    |  |                                |    |
| b. |   | \$   |  |                     |                |    |  |    |    |  |    |    |  |    |    |  |    |  |                                |    |
| c. |   | \$   |  |                     |                |    |  |    |    |  |    |    |  |    |    |  |    |  |                                |    |
| d. |   | \$   |  |                     |                |    |  |    |    |  |    |    |  |    |    |  |    |  |                                |    |
|    | Total: Add Lines a, b, c and d  | \$   |  |                     |                |    |  |    |    |  |    |    |  |    |    |  |    |  |                                |    |

### Part VII. VERIFICATION

|    |   |  |
|----|---|--|
| 61 | I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case, both debtors must sign.)<br>Date: <u>October 17, 2014</u> | Signature: <u>/s/ Kenneth Michael Williams</u><br><b>Kenneth Michael Williams</b><br>(Debtor)            |
|    | Date: <u>October 17, 2014</u>   | Signature <u>/s/ Tonya Robinson Williams</u><br><b>Tonya Robinson Williams</b><br>(Joint Debtor, if any) |